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# THE CHRONICLE-TELEGRAM

NO. 238. THIRTY-TWO PAGES ELYRIA, OHIO, TUESDAY, APRIL 10, 1923. WEATHER: Fair tonight and Wednesday; warmer Wednesday and in north and west portion tonight. PRICE 2 CENTS

# ELLOW LINE MUST REMOVE TRACKS

# ANK BUILDING RECEPTION ON SATURDAY

## YRIA WILL BE ECCA FOR MANY T BIG OPENING

Elyria Savings and Trust Co., will throw its lsome building open to the public on Saturnoon and evening with an opening reception neither pains nor expense have been considake it a most potential and elaborate affair h will mark another epoch in the progress of

**Many Visitors Coming**

The bank will have moved from his outgrown quarters, erected 1 years ago, to this new palatial home, ready for business at the regular time on Saturday morning The reception will be held throughout the afternoon and evening

Residents from throughout Lorain and adjoining counties will come to Elyria to inspect the new structure which is conceded to be the last word in banking structures in the Middle West This monumental building, eight stories high is most modern throughout as well as artistic

Banking officials from throughout this section of the state have sent word that they will be in Elyria to view the accomplishment and to compliment those men who with courage and faith in the community have built this half million dollar sight and added another beauty spot to the city

**Entire Building Open**

Not only will the banking department with its palatial home on the main floor, its mammoth burglar proof vault with its safety-box compartment in the basement, and the elaborate directors' room be open to the public, but the entire building will be open for inspection Over ninety per cent of the suites have been taken and are occupied.

Thousands of visitors are expected to make a minute inspection of this handsome structure, located at the corner of Broad and Court streets, in the very center of the business district. This location has been a historic spot virtually from the time the first settlers cut their way through the forests, establishing a westward-ho trail

As the throng of visitors take the elevator to the top floor they will get a vivid view of a flourishing city with industrious industries and homely homes The expanse of the city will startle the eye and make one more appreciate the development of a flower which the early pioneers cultured and nourished

**Took Year to Build**

The building was started on Friday, April 13, 1922 Just one year and one day from the date of its official opening This is an unusual coincidence and indicates that the promoters were not in the least superstitious of this date

There will be music and flowers, a souvenir for all and as a special attraction Mr. W Jenkins, nationally known tenor, has consented to come here from Chicago in order that his golden voice may reverberate through the palatial new hom of the Elyria Savings and Trust Co

## P WORKERS Y ELEVEN KILLED

### Cortege Numbers 100,000; City of n Mourning

pril 10 —With church hout Germany tolling t least 100,000 men, children in the funeral ipps today buried their en, who were killed by lers on March 31.

the absence of police andling of such an im- g was almost a super- lem. It was the third rman history that an h magnitude had been without police super-

ege included 55,000 ters. Tens of thousloyes of other factories throughout the Ruhr o Essen. From the nts alone there were 0 workers They gathlem were ex-soldiers, falling into line reets in the vicinity of re crammed with peot every building hore r half masted or else repe to denote mournflags were of all types

nal flag of the German edominated At a few rticularly at the homes nts, the old black, white of the empire could be

re no French soldiers eneral Jacquemot, in ert possible clashes, orhe French troops held racks.

**ites at Plant**

egan with a ceremony pp plant. It consisted a large choir. Then started for the cemethe dead.

d marched five abreast grave yard. When proper, with the hearses e crowd split into two ing up along both street to let the bodies urners pass by. The ege was led by three taining the bodies In those actually shot to was the body of anoth- a man who had died of e from excitement over

e hearses came the relriages and members of family Then followed from various organizarkmen One group cards of wreaths of flowers oral tributes from Presand Chancellor Cuno

containing the body of hist member of the ters council. Zander bs practically rich in flowk more than an hour moving mass of people cemetery All the di-

inued on Page 2)

## ST BOOZE E EVADERS

ief E J Stankard, and Corbet Southam went yesterday and arrest- emanouer, for the non- a $500 liquor fine and $ 95 Laemanouer was the illegal possession le running the Loop appealed his case to the mmon pleas, and lost hen officers have seen him Finally they call- y Zaremba, his bondsor produce the man or Zaremba found where was living and went icers after him. The ow in jail.

## 85TH ASSEMBLY ATTACKED BY ATKINSON

### Democrats Contend That Republicans Have Been "Poorly Advised" And Failed to Recognize New Era

COLUMBUS April 10 —That republican members of the state legislature were poorly advised" during the present session is the charge made here today by state representative H S Atkinson, Columbus, democrat minority floor leader in the house

"The republican party leaders, operating behind the scenes, failed entirely to recognize the new era in Ohio politics, ushered in by the enfranchisement of women," said Representative Atkinson

"Failure to meet squarely the question of minimum living wage for women, and the substitution of subterfuge and chicanery, must be chalked up against the 85th general assembly of Ohio" continued Representative Atkinson "The women of Ohio are entitled to better treatment than that accorded them They will not soon forget those who submitted to the caucus lash administered by republican party leaders

"The 85th general assembly cannot point with pride to its record, nor can it claim for itself any outstanding achievement Its memorial contains many capable statesmen who, had they been permitted to follow their individual inclinations, would have better served their state" Representative Atkinson asserted

**"Politicians Must Go"**

"The interference and dictation of ward healing politicians must go in Ohio The most effective way to accomplish this end is to fasten onto members of the legislature an individual responsibility and a strict accountability for their conduct as public officials," said the minority house floor leader.

"The Gifford resolution, providing for appointment of a committee to investigate alleged combinations among manufacturers of road materials was a meritorious measure," said State Senator W F Garver, Holmes county, democrat, minority floor leader in the senate "By defeating it, the majority must give Governor Donahey all the credit for breaking the strangle hold of the material interests upon the state highway department. While, if they had passed this resolution, they might have claimed a part of the credit for such breaking

"Many of the recommendations of Governor Donahey have been ignored by the general assembly, to the detriment of the common people

"The refusal of the senate rules committee to recommend confirmation of William A Hopkins, Cincinnati, democrat, as a member of the state public utilities commission places the republican legislators in the position of seeking to prevent Governor Donahey from carrying out his campaign promise to make this commission function and give a square deal to both utility and citizen or he would ask that it be abolished" continued Senator Garver "As matters now stand the present governor is not responsible for the appointment of model power of any kind of the commission. Senator Garver asserted

"The scant consideration given the bills recently introduced by the minority membership covering the recommendations made by Governor Donahey to the legislature designed to bring [illegible] and economy in the state government, in the starting commission to which only [illegible] and the uniform [illegible] [illegible] the state highway department [illegible] the state highway department [illegible] the state highway department

# BELIEVES NAME IS ESSENTIAL TO EVERY BUSINESS

What's in a name. This question has been asked many times and the answer has never been fully determined. Shakespeare asked the same interrogation when he says, "Could a rose be sweeter by any other name?"

Mr. Spero Valassis of the Blue Bird Sweet Shop thinks that there is a great deal in a name, and just recently he changed the name of his store from the Palace of Sweets to the Blue Bird Sweet Shop.

Mr. Valassis is planning on making extensive improvements and is adding a great deal of new equipment in order that he may keep in step with the progress of Elyria. It is estimated that these new developments will cost him in the neighborhood of some $15,000 and when his institution is completed, he expects to have one of the finest confectionery stores in this part of Ohio. Great stress will be laid on the noonday luncheons. He will have a chef whose entire time will be devoted to preparing dainty and delicious menus.

Being located next door to the interurban station he serves a good many people who need refreshment after a difficult trip. Those who are going to visit friends out of town can very easily step in and secure a delicious box of candy for their host. "The best of service and quality goods are assured," says Mr. Valassis.

The enamel on our teeth is the hardest substance in the human body.

Forty-five states of this country have established minimum age laws for workers.

Double-decked subway cars have been patented by a New Yorker.

# *Leaving Ireland On Friday, The Thirteenth, Was Lucky Move For Halpin and Elyria*

We have discovered one Irishman who does not believe in signs and who is not superstitious, for it was on the 13th day of July in 1890 that John Halpin waved a farewell hand to his native sod, Ireland, and started for America. If you had been down to the New York Central Depot on July 23rd, of the same year, you would have seen an Irish lad hop off the train. He was met by his sister and a Miss Lynch. (A few years later there was a Lynching party and Miss Lynch became Mrs. John Halpin.) This lad is now one of our prominent citizens no other than Mr. John Halpin. John claims that several of the boys came in on box cars, even includes Mayor Jones in this list. When interviewed the Mayor said "Sure". But added that John came in on the same box car.

When Halpin landed his total assets consisted of a smile, an Irish brogue, and a traveling bag. John being ambitious, naturally took up the first work that was at hand and he started working on the New York Central tracks when they were eliminating the Schibley Hill. Having a mechanical turn of mind he went into the carpenter business and worked for John Hart of Hart & Tucker for twelve years, and claims he never lost a day. However, you will have to confirm this by talking with Mr. Tucker. In 1910 he started in business with Alonzo Hawkins and Halpin doing jobbing work. Their place was located back of the Robinson & Hancock building. After several years he organized the John Halpin Company and at the present time is located on Chestnut street.

John is the man who tore down a portion of the Andwur Hotel and prepared the ground for the new Bank building. Mr. Halpin was recently elected a director to the Elyria Savings & Trust Company, proving its hard to keep an Irishman down. Its quite a jump from the pick and shovel to a bank directors chair but Halpin has accomplished this feat in comparatively a few years.

Halpin is an exceedingly busy man and if you want to find him especially during basketball season or when the boys are on the gridiron don't look for him at his place of business. Either go to the gymnasium or out on the ball field and look for a man who is waving his hands and shouting inspirational messages to the boys: that bird is John Halpin.

# DREAMS RESULT IN GIVING CITY BIG THINGS

"It is a wonderful thing to realize the accomplishment of your dreams. Without a doubt, the officers and directors of The Elyria Savings & Trust Company have been thinking, planning and dreaming of a new building. This has always been before them and has been their ideal inspiration and ambition" said Mr. E. J. Georgeople, "and it will give them no little satisfaction to know that their dreams have come true. For years after I got into the theatre business, I carried in my mind the vision of a theatre which would be worthy of the city of Elyria. After years of planning and sacrificing, I was able to make this ambition come true, for I believe that the Grand theatre which was finished and opened on December 24th, 1921, represents the accomplishment of ambition and a dream."

"I want to add my congratulations to those of our citizens and extend them to the builders of the new Building institution. Their labor and their energy has not been in vain. When the men at the head of this organization pass on, they will have left to the city and to this community a real worth-while monument to their memory, and it will stand for generations as an incentive for others to help build their city beautiful," continued Mr. Georgeople.

Mr. Georgeople came to Elyria about twenty years ago and for a number of years was engaged in the confectionery business, having established the Candy Kitchen. Later on he founded the Paradise Soda Grill; later went into the theatre business. His first venture was in the American Theatre. He relinquished his holdings in this project and then instituted the Grand Theatre. This playhouse is popularly known as "The Pride of Elyria," and represents an investment of about $125,000. It is constructed with high ceilings without any obstructions, making it possible to see the screen from all angles. The heighth of the ceilings make it possible to always have a large supply of fresh air. The seating capacity is 926. Mr. Georgeople says that from the date that he opened this theatre, he has endeavored to give the people of Elyria a high-class of entertainment, bringing to Elyria the foremost in filmdom, and at all times catering to the best interests of the theatre goers.

"The building itself is charming in its artistic construction and the delightful atmosphere of this theatre has made it a very popular institution in the entertaining facilities of this community. "We are fortunate in having men of vision in building Elyria," said a citizen when interviewed regarding the Grand.

For maximum power for an automobile, gasoline must burn in less than one one-hundredth of a second.

Bituminous coal production in the United States averages 585,883,000 tons a year.

Cleveland has 110 charitable organizations supported by a common community fund.

# Indiana Limestone

The stone used on the exterior of the Elyria Savings & Trust Company's new building is Indiana Limestone. This stone is quarried and furnished complete ready to set into the building. This deposit of Limestone is found only in two counties in Southern Indiana—yet it is the most widely used building stone that is found in this or any other country on the face of the globe. Take the total amount of marble, granite and all other building stones used in the country last year—add them together and the total will be only twenty per cent of the quantity of stone used—the other eighty per cent was Indiana limestone.

The stone for the Elyria Savings & Trust Building was quarried and finished by the largest producers of finished limestone. This organization has three mills and three quarries, working night and day to keep pace with the demand for their product. Organization, co-operation and the quality of their finished product creates the demand.

**Ingalls Stone Co.**

Bedford, Indiana.

"STONE WROUGHT BY THE MASTER HAND."


# *SPEED AND ACCOMMODATION MOTTO, ELYRIA HARDWARE CO.*

No one realizes the thousands of items which go into the construction of as large a building as the new banking institution. The item of the hardware alone is an interesting story.

"It was our pleasure to furnish a goodly proportion of the hardware used in the construction of this building. Being directly opposite this new building we were able to rush goods across the road in a moment's notice and thereby facilitate in the speeding up of the construction. I remember distinctly one day when there was a hurry up call for metal wheelbarrows. It was absolutely necessary that the contractor have these right at that particular time. Our boys went into our basement and each one grabbed a wheelbarrow and in a moment there was a long procession of wheelbarrows going across the street and the work of construction did not stop," said Mr. Hannaford of the Elyria Hardware Co.

"Some of the lines of hardware we handle and which went into the building are: building paper, nails, bolts, and locks. In fact our line is so complete, in every detail, that anyone who desires to build any building from a garage to a sky scraper can come to us and we will talk over and advise them as to the price, quality and amount of material needed for their construction work," concluded Mr. Hannaford.

Nine thousand Russians came to this country last year and 5,000 natives of that country left here to go back home.

Wood, stone, stucco or brick buildings are about equally likely to be struck by lightning.

Phone Prospect 498

# The Camp Construction Co.

Fire-Proofing Contractors
Fifth Floor—Newman-Stern Building
Cleveland, Ohio

**Did the Hollow Tile Fire-Proofing**

In the Elyria Savings & Trust Co.'s New Building

Other Recent Work

Hollow Tile Arch Floors and Tile Partitions—21 Story Office Bldg., Bell Telephone Co., Pittsburgh, Pa.

Hollow Tile Arch Floors and Tile Partitions—Horne Department Store Bldg., Pittsburgh, Pa.

Fire-Proof Floors—20 Story Discount Bldg., Cleveland, Ohio.

Fire-Proof Floors—Higbee Department Store Bldg., Cleveland, Ohio.

Hollow Tile Arch Floors and Tile Partitions—Alcazar Department Bldg., Cleveland, Ohio.

Hollow Tile Arch Floors and Tile Partitions—National Deposit Bank, Brownville, Pa.

Fire Proof Floors—Lincoln National Life Bldg., Ft. Wayne, Ind.

Fire-Proof Factory Construction—The Brown Hoisting Machinery Co., Cleveland, Ohio.

Fire-Proof Factory Construction—The Noble Refining Co., Cleveland, O.

Contracts on Hand

Hollow Tile Arch Floors and Tile Partitions—20 Story Bank and Office Bldg., Citizens National Bank, Baltimore, Md.

Hollow Tile Arch Floors and Tile Partitions—Chamber of Commerce Bldg., Washington, D. C.

Fire Proof Floors—32 Story Empire Office Bldg., Pittsburgh, Pa.

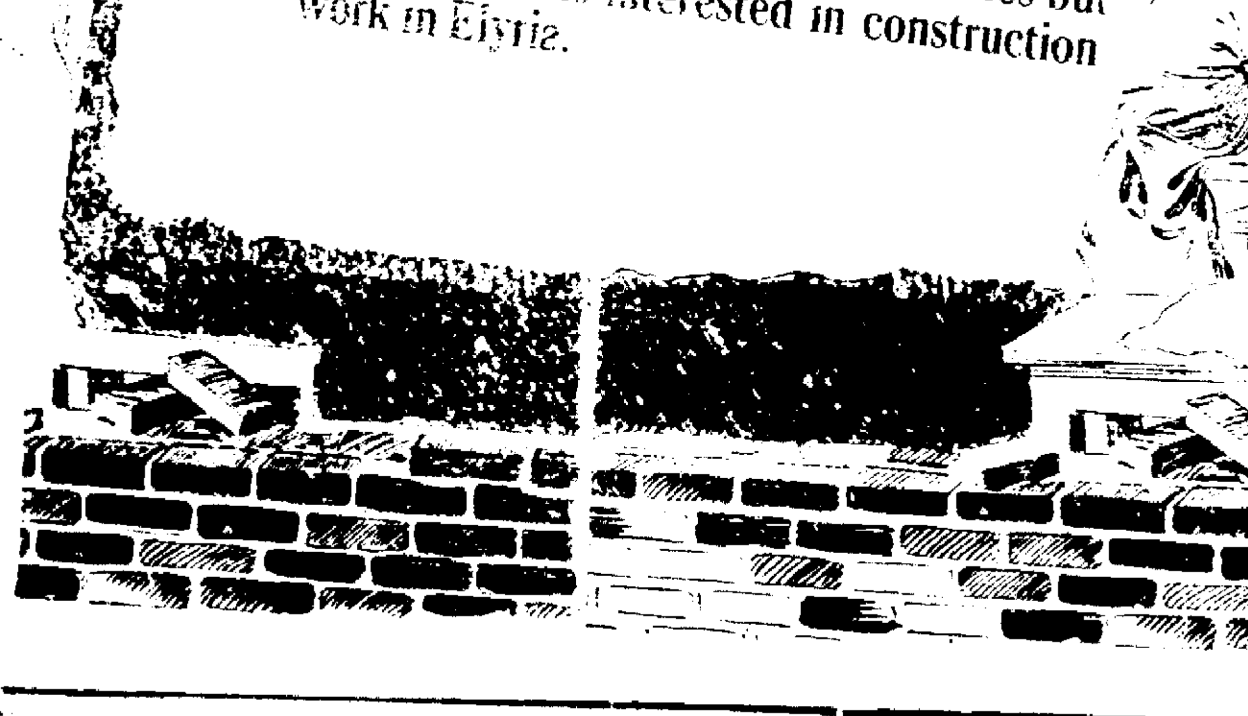
Let Us Give You Estimates on Your Fire-Proofing

# If John Halpin Had Opened King "Tuts" Tomb

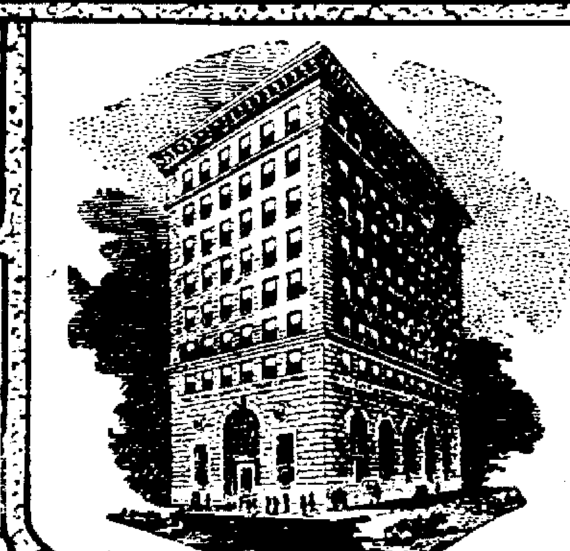
There would have been no delays in the work of excavating. John is a "go-getter" and the world long ere this would have beheld the precious stones, glowing treasures and works of Art.

Can't you see John in the Valley of the Kings removing mummies---digging up Egyptian relics and shaking a defying Irish first at the Pyramids? John is the man who tore down part of the Andwur Hotel for the New Bank Building. John says "I didn't build the bank but I prepared its ground space and we made it on schedule time."

JOHN IS IN THE CONTRACTING BUSINESS and when you have a real proposition in the building game tell your story to John. He affirms that 3000 years from now he may be interested in mummies but right now he is interested in construction work in Elyria.







# We Congratulate the Builders of the Splendid New Bank Building

It adds much to the beauty and financial forces of our city. It shows progress and faith in the future development of Elyria.

We also believe in the advancement of our city and community for we are remodeling our store, adding new machinery and equipment. When we have finished our $15,000 improvements we feel that we, like the bank, will have added something to the beauty and charm of Elyria.

## REFRESHMENTS

Those who visit the new bank---and those who are to be located in the building can always find at our establishment refreshments of a satisfactory character.

Greatest care is exercised in the production of Candies, Ice Cream, Ices, and Drinks. We select only the best quality of goods going into any one of our products. Skill and personal attention added to the purity of our goods---makes them delicious and appreciated.

## LUNCHES

You can always get a dainty and appetizing lunch here. French pastries, sandwiches and short orders. Our coffee and hot chocolate are always pleasing. Our expert chef is in charge of this department who has but one aim---the aim of service.

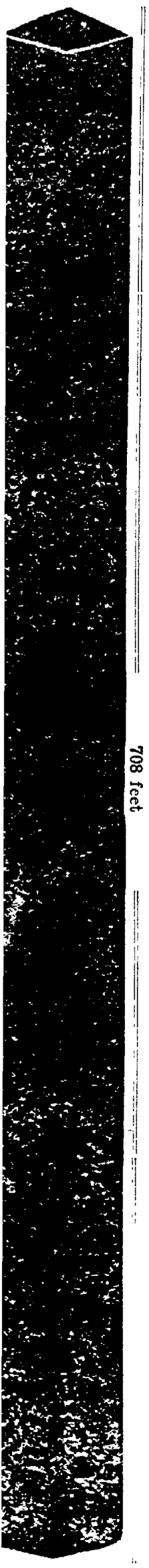
TAKE HER HOME A BOX OF CANDY—We have the kind that satisfies.

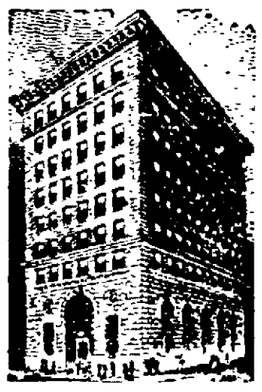
# The Blue Bird Sweet Shop

Formerly "The Palace of Sweets"
Next to Interurban Station.

atulations, Elyria Savings & Trust Co. Congratulations, Elyria Savings & Trust Co.

# A Coal Pile Three Times As Big as the New Bank Building Was Needed Last Year for Your ELECTRIC SERVICE






"Behind the Button"—which you press is a coal pile of 39,000 tons, charged with electrical energy ready for your service.

This pile of coal required 1950 cars to haul it to our plants. These cars if placed in one solid train would reach from Cleveland to Toledo—125 Miles.

Our 1923 Coal Pile will be six times as large as the new bank building, will demand 3,900 cars to haul it and will require a train 250 miles long. These cars of coal in a single train would reach from Elyria to South Bend, Indiana. Our 1923 coal pile will be 708 feet high with the same ground area as the new bank building

This tremendous amount of coal is burned to give your homes light, run your vacuum cleaners, electric fans, Sewing machines, light your streets, furnish power for your factories, help keep the social and economic activities of our community functioning.

This is the part that The Ohio Public Service Company plays in this field.

It expands its business to meet the ever pressing needs of our modern industrial life. Today the demands of this district for electrical current has increased to great proportions. To meet this increasing demand for current and care for the increased load, we are trebling the capacity at our Lorain power house. We are advancing step by step to meet increased demands by adding more money and more men to our industry. The plants, the distribution systems and a faithful vigilant organization of scores of men and women are at your command. Twenty-four hours a day--365 days in the year---we never sleep--"Behind the Button"---stands the energy, efficiency, economic resources and technical personnel of the great Doherty organization.

## THE OHIO PUBLIC SERVICE CO.

405 BROAD STREET, ELYRIA, OHIO

# Trust Department is Important Feature In Banking Service

A few years ago the ordinary idea of a banking institution was a place to deposit money, and a place which to borrow money. Today, with the rapid development of our country, the banking institutions have developed in harmony with this rapid growth and a bank today comprises a large number of departments, besides the two primary function.

There is the Savings Department, the Commercial Department, the Loans and Discounts, Collections, Foreign Exchange, Safety Deposit, Money Club Department, the Children's Department and several other departments; but one of the more recent developments is the Trust Department which is growing and developing very rapidly because it serves a very urgent and important need in every community.

"The Elyria Savings & Trust Company have a very efficient Trust Department. Many people are unfamiliar with the workings and exact meaning of such a department," a representative of The Elyria Savings & Trust Company said. He continued. "Honest and efficient service to all is our aim. The exact meaning of the word 'trust' as used in connection with this department is not known by many people, but a brief and concise definition is not known by many people, but a brief and concise definition would be, a trust is the committing to the care of an individual or corporation for use or management, something of value and for which an accounting must be rendered. It may be an estate; it may be a guardianship; it may be as safe keeping, agent, trusteeship, living trust, etc. No safer or more sane method could be pursued than to place your confidence in this strong institution. All departments areu nder the personal supervision of the directors of the bank, also state supervision and inspection.

"There are ten ways in which this department may be of help to you.

"As Executor: As executor under your will, we will probate the document—file the necessary appraisement—collect all assets—pay all debts and taxes—protect the estate—keep correct records, and distribute the property in exact accordance with the terms of the will.

"As Administrator: In this capacity we are authorized to act either without a will, or with a will annexed. Under such an appointment we will take over all the details of settling an estate. We will collect all income, pay all legitimate debts, inheritance and property taxes, file all necessary papers, keep a proper record of all transactions, and finally pay over to the proper parties the proceeds of the estate.

"As Testamentary Trustee: As trustee under your will you may employ this institution to manage your estate for the benefit of your heirs. Such an appointment will relieve your beneficiaries of all work in connection with the handling of the estate.

"As Guardian: As guardian, this institution will take over the property of a minor child or of an incompetent person, and manage it for their benefit. It will pay for maintenance out of the income and guard the estate from all hazards.

"As Trustee Under Agreement (Living Trust): A living trust is an agreement which becomes effective, either entirely or in part, during your lifetime. Through such an agreement you may turn over to us certain property, which we will manage, paying the income to either yourself, or someone whom you designate.

"As Safekeeping Agent: Many individuals as well as corporations find considerable relief in delegating to us the custody and care of securities. Not only will such property be protected from fire and theft, but this institution will attend to the cutting coupons, look out for called bonds, collect principal at maturity and will keep you finally advised as to market quotations, rights of conversion, and in fact all matters affecting your interests. In this way it acts as your financial secretary.

"As Registrar of Stocks and Bonds: This institution will countersign for a corporation its stock and bond certificates, and guarantee that each is one of the duly authorized issues, and that the amount has not been over-issued.

"As Transfer Agent: It is the duty of the transfer agent of stocks and bonds to pass upon the title of the property, and see that all interests are protected.

"As Trustee Under Bond Issues: This institution will exercise the greatest care in seeing that deeds of trust, given to secure bonds, contain all safeguards for the protection of both the corporation and the inventor.

"As Trustees Under Bond Issues: This institution will exercise the greatest care in seeing that deeds of trust, given to secure bonds, contain all safeguards for the protection of both the corporation and the investor.

"As Trustee Under Escrow Agreement. We will receive cash, securities, deeds, contracts, formulas or other documents to be delivered to other persons upon the fulfillment of certain agreements."

# THE MONKEY WHO TURNED CAPITALIST

## The Others Took to Socialism and That Is How the Fight Began.

By JOHN OAKWOOD

Just because people hear the term "high finance" so much, they get the idea that the whole subject of finance is over their heads. As a matter of fact, it is right on a level with their bread-baskets. It has more to do with every-day grub than anything else.

• • •

Finance has been described as the art of applying money to practical ends. A man is a capitalist when he accumulates enough money, either out of his own savings or by borrowing at interest the savings of others, to buy a farm or build a factory, and begins manufacturing food or something else he can sell to others at a profit. That's finance. It sounds simple. But I heard a story about a monkey the other day that made it even simpler.

• • •

Far be it from me to make a monkey of a capitalist—but this was a very wise monk. He lived in a zoo with a dozen various other kinds of monkeys. Their food was usually thrown in ready to eat and each took his share. But one day the keeper threw in some black walnuts, hard as rocks. All the monkeys vainly split their teeth on them and they would have starved as far as the results of their labors went. But one of their number, who was of a more intelligent species than the rest, did some thinking. Then he accumulated a couple of rocks he found in the cage and cracked the nuts between them. He started a food factory. HE WAS A CAPITALIST. He had property that increased his ability to produce food—that added to his economic power.

But trouble began. The other monkeys grabbed the kernels and ate them up as fast as he knocked them out of their shells. THEY WERE SOCIALISTS. There were other stones and they could have cracked their own walnuts, but they believed in dividing up share and share alike what the Capitalist produced. The Capitalist monkey got so mad that he did the same thing to their heads as he did to the nuts. He cracked them. The zoo keepers had to put the wise monkey in a cage by himself to prevent useless slaughter.

• • •

Human society handles a situation like this better. There are those who don't want to work—there are those who have not the capacity to organize enterprise—there are those who want more than the share they earn—there are those also who want an equal division of wealth, and now and then there is a rumpus about it—an outlaw strike or revolution or something. But as a general thing, the present social order fully protects the farmer and the manufacturer and other capitalists in the property rights and enables them to receive their just pay for what they produce. It also provides a reliable money system as a medium by which fair exchanges of different products and services can be made, and later on I will tell you a story about that.

# ALLEN & BROWN SELL NUMEROUS BOOK CASES

It is very probable that a great portion of the offices of the tenants of The Elyria Savings & Trust Companys Building, are equipped with the Globe-Wernicke Sectional Book Cases. Mr. C. C. Allen of the firm of Allen & Brown, local furniture store, stated that they had enjoyed a very large patronage upon Globe-Wernicke Book Cases, and that in his opinion this was entirely due to the merit of this particular type of bookcase.

Allen & Brown are the exclusive selling agents for this product in Elyria and carry quite a comprehensive stock allowing a very choice of selection to prospective purchasers.

A feature of a recent musical festival in London was the singing of combined choirs from the mother clubs of the metropolis, many of the choristers being over seventy years of age.

Mrs. Carolyn E. Smith, the new manager of the Los Angeles Philharmonic orchestra, is believed to be the only woman in America to control the activities of such an organization.

Mrs. R. A. Henderson, a widely known educator, has the distinction of being the first woman of Virginia to be formally nominated on the Democratic ticket for a seat in the legislature.

When the famous Queen Elizabeth of England died she had fewer than 3,000 dresses were found in her wardrobe.

## FORMER SENATOR TOWNSEND TO GET COMMISSION POST

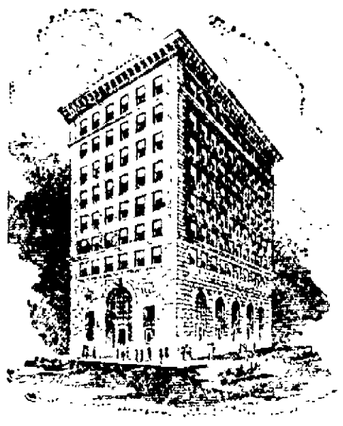
Former Senator C. F. Townsend.

Former Senator Charles F. Townsend of Michigan is slated for the vacancy on the international tariff commission caused by the resignation of ex-Senator Obadiah Gardner, chairman. Townsend was one of the "lame ducks" at the last election.

## AMERICAN HEADS WORLD'S C. OF C.

Julius Barnes.

Julius Barnes, president of the International Chamber of Commerce, in Rome for the annual meeting of the organization.

The Electrical Installation and special Lighting Fixtures in the new building for

The Elyria Savings & Trust Co.

executed by

Enterprise Electric Construction and Fixture Co.

6507-6511 Euclid Ave., Cleveland, Ohio

J. F. BURKE, President

JNO. C. PARSCH, Vice-President

GEO. H. CHAMBERLAIN, Sec'y-Treas. and Attorney

D. T. HOWELLS, Manager

The Lorain County Mortgage & Title Company

AUTHORIZED CAPITAL $500,000—PAID IN $157,500

SUITE 22-23 TURNER BUILDING Home Phone 2559 ELYRIA, OHIO

DIRECTORS

J. F. Burke
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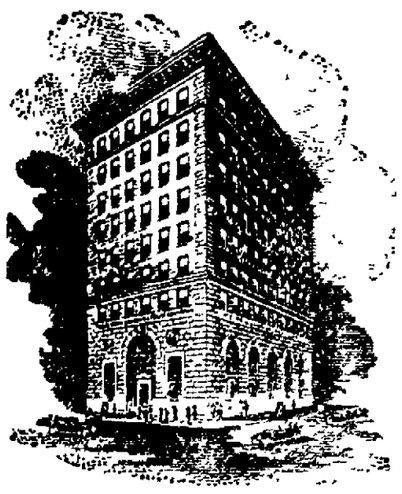

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# *Industrial League Bowling Scores*

**Several games were rolled in the Industrial league last night. The Western Automatics kept up their winning streak by taking three from the Olmsted team. The Phonograph Co. five also took three from the Southwestern. The Gala Barbers surprised the American Legion five by taking three games. The last one was close and was won by only one pin. The Colson Co. took two out of three from the Temple club.**

| | | | |
|---|---|---|---|
| **Western Automatic.** | | | |
| Dumas | 146 | 174 | 214—534 |
| Colgan | 138 | 169 | 137—444 |
| Travler | 232 | 134 | 139—505 |
| Kihm | 151 | 161 | 177—489 |
| McGuire | 220 | 149 | 189—558 |
| Totals | 887 | 787 | 856 2530 |
| **Olmsted.** | | | |
| Zanker | 118 | 119 | 162—399 |
| N Stearns | 163 | 139 | 176—478 |
| G Stearns | 110 | 137 | 173—420 |
| Hammond | 143 | 140 | 125—408 |
| Bokmuller | 187 | 178 | 158—523 |
| Totals | 721 | 713 | 794 2228 |
| **Phonograph Co.** | | | |
| Slife | 149 | 203 | 134—486 |
| Scott | 210 | 157 | 165—532 |
| Sanders | 148 | | 162—310 |
| Pearce | 152 | 159 | 166—477 |
| Robinson | 189 | 146 | 191—526 |
| Hull | | 126 | —126 |
| Totals | 848 | 791 | 818 2457 |
| **Southwestern.** | | | |
| Stokes | 179 | 117 | 170—466 |
| Fortin | 149 | 149 | 133—431 |
| Wilbert | 140 | 155 | 181—476 |
| Gehrle | 137 | 158 | 170—465 |
| Karchner | 125 | 199 | 106—430 |
| Totals | 730 | 778 | 760 2268 |
| **Gala Barbers.** | | | |
| Decker | 152 | 210 | 168—530 |
| Jenkins | 160 | 210 | 161—531 |
| Woodcock | 188 | 147 | 141—476 |
| Blind | 140 | .. | —140 |
| Hubbell | 191 | 164 | 180—535 |
| Wingard | | 151 | 169—320 |
| Totals | 831 | 882 | 819 2532 |
| **American Legion.** | | | |
| Smith | 166 | 160 | 160—486 |
| Castle | 143 | 168 | 161—472 |
| Powell | 134 | 172 | 153—459 |
| Revercomb | 175 | 153 | 182—510 |
| Wendt | 158 | 180 | 162—500 |
| Totals | 776 | 833 | 818 2427 |
| **Colson Co.** | | | |
| Harper | 164 | 137 | 180—481 |
| Krugman | 179 | 172 | 150—501 |
| Glowiske | 187 | 138 | 129—454 |
| Nevins | 177 | 187 | 213—577 |
| Ryan | 210 | 175 | 208—593 |
| Totals | 917 | 809 | 880 2606 |
| **Temple Club.** | | | |
| Rankin | 139 | | —139 |
| Daniels | 140 | 191 | 177—508 |
| Bills | 205 | 172 | 178—555 |
| Reynolds | 179 | 122 | 198—499 |
| Barker | 187 | 170 | 157—514 |
| Kohler | | 183 | 138—321 |
| Totals | 850 | 848 | 848 2546 |

Fifty piculs, (1660 pounds), of camphor, worth at present market prices about $5,000, is the yield of a tree with a basal circumference of 12 feet.


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## 1923 SPORTS UNDERWAY "HITTING ON ALL SIX"

**From all the advance dope it looks as if 1923 is going to be one of the biggest years in the history of American sports. From the sandlots of the provinces to the giant stadiums of the "big towns." from golf links, race tracks, speedways and tennis courts come reports which presage a big year for followers of all branches of sports. With Babe Ruth behaving and promising to set a new home run record baseball fans appear "all set."**

**With Helen Wills, Tilden, Richards and the rest getting into trim the net fans look for a big year. In golf, horse and speedway racing it's the same. And with the ice hardly out of the rivers the big eastern universities are putting their crews through their paces.**

Top opening dash at Bowie Md., track presages big year for followers of bangtails. Walter Hagen, American golfer, promises to repeat feat of capturing British open title; Suzanne Lenglen, French tennis flash, going better than ever. Below, Babe Ruth aims at sixty homers this season, Jimmy Murphy, auto racer, prepares for new conquests, and at New Haven, Conn., Yale oarsmen are working out.

## MANY FRENCH BOXERS COME TO U. S.; FEW SHINE

**Left, Eugene Criqui, snapped since his recent arrival in the U. S. Right, Georges Carpentier. Small photo Georges Papin.**

The recent arrival of Eugene Criqui, French featherweight champ, in quest of a battle with featherweight champion Johnny Kilbane, once more brings French pugilists into the limelight. A glance over the list of Frenchmen who have invaded the American ring brings out the fact that few have made good. Many proved bloomers. Georges Carpentier probably was the greatest star to ship from France for the U. S. in quest of laurels. And he was more a popular idol and hero than a ring star. He never had beaten any great men. He did, however, put up an interesting fight against Jack Dempsey. Georges Papin, French lightweight champion, was one of the Gallic heroes who fizzled ignominiously over here. Where Criqui will place himself remains to be seen.

## Sport Gossip

"Rosy" Ryan of the Giants has a brother trying out for the Boston university baseball nine.

Catcher Hank Gowdy of the Braves, a sweet hitter in past seasons, is having trouble finding the range this spring.

Charlie Harvey, manager of Johnny Brown, believes that the little English boxer is the coming bantamweight champion.

Word from the Senator's camp has it that Nick Altrock will have some new stunts for the entertainment of the fans this season.

Having joined the Giants, Jack Bentley is now enthusiastic over the team's chances to win another world's championship.

It would be hard to find the equal of Sam Langford's record when it comes to years of fighting and the number of hard battles fought.

Umpire McGowan of the Southern league is credited with doing some exceptionally high class work in the Yankees' games in the South.

If there is such a thing as an open golf title that Walter Hagan hasn't won at some time or another evidently Walter hasn't heard of it.

It will not be an easy task to draft a schedule for the new Atlantic league that will be satisfactory to all of the seven club owners.

Several boxing promoters of New York and Boston desire to stage a bout between the crack bantams, Carl Tremaine and Abe Friedman.

Many soccer fans are of the opinion that the winner of the National Amateur Challenge cup should be the American soccer representative in the Olympic games.

Friends of Jole Ray believe his recent defeats are due to the Chicago flyer going stale through participation in too many meets during the past season.

Manager Killifer of the Cubs is satisfied that at least one of his three lefthanded pitchers—Fussel, Dumovitch and Hodges—will develop into a reliable southpaw.

The winning game played by the Giants in practice contests has caused their admirers to rejoice in the prospects of another world's pennant for the McGraw outfit.

The Yale hockey team will run up against the real thing on the ice next winter when they play Detroit, Cleveland, Milwaukee, St. Paul and the University of Toronto, the games to be played in the cities named.

## Sport Events Today

RACING: Meeting of Southern Maryland Agricultural Assn., at Bowie.

TENNIS: United North and South championship tournament, at Pinehurst.

GOLF: Annual Mid-April tournament opens at Pinehurst.

POLO: Southwestern States championship tournament, at San Antonio.

TRACK: Utah State amateur indoor championships, at Salt Lake City.

BOXING: National amateur championships, at Boston. Joe Lynch vs Billy Ryckoff 12 rounds, at Portland, Me.

## SOCCER FOOTBALL BECOMING POPULAR

Soccer football is becoming more and more popular in this country and bids fair to become one of the leading sporting games in this great land of sports. In a recent game in the second Western division final between St. Louis and Arden F. C. which was won by St. Louis, all of the winners and eight of the losers were American born. The game is being taken up by the American people and they are being taught the game by their English friends who are more familiar with it than our own American foot ball game.

## Last Nights Fights

Warren, O.—Tony Zill, Youngstown, knocked out Tommy Teague, Toledo, in second round. Scott Raeburn, Warren, won from Eddie Santry, Niles. Dude Murphy, Girard, won from K[illegible] Xeny, Pittsburgh.

Canton—Dick [illegible], Youngstown, and Patsy Johnson, Akron, draw, ten rounds.

New York—Charley Pilkington, Meriden, Conn., got decision over Sammy Stone, New York, ten rounds. Danny Lee, New York, was disqualified in eighth round of his bout with Maxey Williamson, Philadelphia, the referee claiming Lee was not trying.

Brooklyn—Billy Ryckoff, Brooklyn and Johnny Gray, Brooklyn, fought a draw, 12 rounds. Marty Summers, Brooklyn, got decision Moe Herscovitch, Canada, 12 rounds.

Buffalo—Charlie O'Connell, Cleveland, defeated Teddy Meyers, Buffalo, twelve rounds. Benny Valger, France, defeated Jimmy Goodrich, Buffalo, 12 rounds. Jimmy Slattery, Buffalo, defeated Tony Sorocco, New York, six rounds. Freddy Thompson, Geneva, defeated Fritz Meller, Lancaster, six rounds.

Pittsburgh—Cuddy De Marco defeated Frankie Brown, 10 rounds. Louis De Arco defeated Patsy Young, 10 rounds.

Chicago—Charlie White beat Johnny Williams in ten rounds. Harold Smith and Eddie Coulon fought ten rounds to a draw. Joe O'Hara beat Joe Jawson in ten rounds.

Louisville, Ky.—Speedy Sparks, Cincinnati, gained decision over Jack McCarron, Allentown, Pa., 12 rounds; Phil Keith, Birmingham, beat Kid Meyers, Louisville, six rounds. Joe Anderson, Latonia, won over Young Jack D[illegible], of N[illegible], six rounds.

Detroit—Bog Sage beat Young F[illegible] of Buffalo in ten rounds.

## SPORT SNAP SHOTS

BY JACK KEENE

Were it not for the fact that Walter Hagen is going over to the British Isles this spring to defend his title as British open champion, the British lion would have little cause for worry over a recurrence of the fate which has befallen the historic trophy for the last two seasons. America's representation in the event this year will be scant, at least so far as present indications show and especially in comparison with the army that went over in 1921 and the power of the invading forces last year. Thus far, at least, only Hagen and Joe Kirkwood, his traveling partner, are certain to take part in the June meeting, and Kirkwood, while he has made his home here for the last two years and probably will continue to do so, is an Australian.

But Hagen, even if he goes alone, is a host in himself. When in a golfing mood, the state Walter is in, he is one of the mightiest of the pygmies in the art of making a golf ball perform in competitive events. And at the present time Hagen is decidedly in the mood. His career has been a meteoric one, he has already accomplished much. The twice winner of the national title and the first home-bred to lift the British open in addition to numerous other conquests of lesser importance. It is doubtful if there ever was a golfer in the history of the royal and ancient who ever reached such a stage of perfection as he has reached at this time. The record which he, ably assisted by Kirkwood, has made on his western tour, is one that has seldom been equalled, never surpassed. Fifty-six matches, of which fifty have been victories; two major winter tournament titles, the establishment of a new course record of 65 at San Antonio in the Texas open, which he won from a field that contained most of the top-notchers of the profession—such is his recent record. As a result of this constant competition, during which he has been called upon to keep going at top speed, Hagen is right now in his greatest golfing form.

This was shown in the Florida West Coast open championship recently, which he won by the wide margin of ten shots from a field that, while limited in number, contained such artists of the trade as Jim Barnes, Alex Smith and Freddie McLeod, former national champions; Laurie Ayton, Tom Kerrigan, George McLean, and of the junior pros, such comers as William Mehlhorn and Johnny Farrell. It is extremely doubtful if the royal and ancient pastime has ever witnessed a more precise exhibition than that which Hagen gave when he traveled around the course in 62, a feat never before equaled in open competition. But for one mistake he might just as easily have done 59. If any golfer may be said to have reduced this baffling game to an exact science, Hagen is that one.

• • •

America's decision to send to the Olympic games in Paris in 1924 the strongest teams of men and women players that can be mustered will be welcomed by followers of the sport on both sides of the water. The United States never has been represented in lawn tennis in former Olympic meetings. Every effort will now be concentrated on these contests, and for this reason no players will be sent abroad this season. It is hoped, however, that other nations will consent to send their best women players here next summer to take part in an international meeting in connection with the women's championship, the prize being the Wightman trophy for international play which will be contested for the first time.

## WHAT LUCK DO YOU HAVE WITH CHICKS?

Results of 100 farmers in Marion County who kept records on chick rearing last year are given out by the agricultural extension service [illegible] Ohio State University as an experience guide to anyone who has hatched or will hatch chicks this spring.

Report is made in terms of 50 farms which followed practically all modern methods in handling chicks, and of another 50 farms less careful in following these methods.

The first group raised 90 percent of all chicks hatched. The second group raised only 65 percent. Members of group one were more than half successful in getting pullets into production by November 1, when eggs are at their price peak. Only [illegible] of group two succeeded in doing this.

Everybody in the more successful group hatched early, moved brooder houses and coops to new ground, and thoroly disinfected them before putting in new hatches. Practically all fed chicks and hens separately, and included in the ration milk, a dry mash, or both, with green stuff occasionally.

Only about half of the second group followed these recommended practices. This, according to poultry scientists at the university explains why they secured results only about half as satisfactory as were obtained by the 50 members of the model group.

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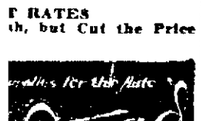

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**LOST**—Bunch of keys. Phone 35232. Reward.

**LOST**—Pair of glasses and case. Return 905 Lake Ave. or phone 38291. Reward.

**LOST**—Keys on ring between Huron St. and Cheapside. Reward. Phone 2140.

**LOST**—Black traveling bag between Interurban station and N. Y. C. depot. Kindly return to Clulley's Restaurant.

**LOST**—Black and white cameo set out of ring, between Grand theatre and Cambridge St. Reward. W. H. Smith, 227 Harvard Ave.

**LOST**—Joe Bokmuller of the Olmsted bowling team, after the game Monday evening put his bowling ball and shoes in the wrong automobile by mistake. No of ball M2921. Please return same to Gain Alleys.

## WANTED MALE HELP

**WANTED**—Single man on truck farm. I. F. Diedrich, Stop 64, Ridgeville.

**WANTED** — Good laborers for inside work. Steady employment.
THE FOX FURNACE CO.

10 Carpenters. Apply to Mr. Carmichael at the job. Lakewood Country Club, Bradley Road, West Dover, between Center Ridge and Detroit Roads. Telephone Westlake 7.

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**WANTED**—Farm hand, will hire by month or by year. Stop 47 Cleveland-Elyria electric. F. T. Mitchell, North Olmsted.

**WANTED**—Man to work on farm. Phone 30633.

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**WANTED**—Punch press operators. Apply The Superior Metal Products Co.

**WANTED**—Laborer for factory work. Apply H. & T. Spring Co., Buckeye Street.

**WANTED**—Machine operators, good wages, steady work, favorable housing conditions. Apply. The Spencer Manufacturing Co., Spencer, O.

## WANTED—FEMALE HELP

**WANTED**—Girl or woman for housework and care of children. Can live at home. Phone 6653. 149 Columbus St.

**WANTED**—Competent girl for housework. 326 West Ave.

**WANTED**—Girl or woman for general housework. Good wages. Permanent. No washing. Write Mrs. H. G. Wilkinson, Berea, O., or phone Mrs. J. F. Burke, 9291.

If you can't find it here, advertise in the classified. 15 words 3 times for 68c; 6 times. $1.26.

**WANTED**—Saleslaides for household necessities. Good opportunity for right parties. Call between 7:30 and 9:00 p. m. Ohio Hotel. Ask for Mr. Bates.

**WANTED**—Competent girl by day or week. 241 W. 3rd St.

**WANTED**—Girl for general work. Mrs. Pettibone. 217 3rd St.

**WANTED**—Experienced cashier and typist. Answer in own hand writing. P. O. Box 105.

**WANTED** — Experienced clerk to work from 9 a. m. to 6 p. m. Apply in person, Candyland.

**WANTED**—White girl for general housework, family of three. Room if desired. Olsen. 98 Grace Ct.

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**WANTED**—Waitress at Frenchie & Al Restaurant.

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**WANTED**—Boys and girls. The business offices are asking for more Elyria Business College graduates. Can you qualify? The average High school student can complete our shorthand course in seven mos. Day and evening classes. 309 Broad St. Phone 2461.

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**FOR RENT**—3 large rooms on first floor. 128 Warren Ave.

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**FOR RENT**—One furnished room. Phone 35154.

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**FOR RENT**—Suite of rooms, Wurst Block. Inquire Dr. Betteridge, 502 Elyria Sav. & Trust Co. Phone 2895.

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**FOR RENT**—House, stop 54, Ridgeville, 7 rooms and bath, double garage. E. F. Kreuger.

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**WANTED**—To rent 6 room house, modern. Box 910 Chronicle-Telegram.

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**WANTED**—To rent furnished house or rooms. Adults. Phone 5881.

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**FOR RENT**—Furnished room with board. Mrs. Pettibone. 217 3rd St.

If you can't find it here, advertise in the classified. 15 words 3 times for 68c, 6 times. $1.26.

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**FOR SALE OR LEASE**—Two story brick and frame business block, 36x82 feet, ten room house, 45x165 lot with barn. Call at 239 Second St.

Cleveland St., new 6 room, strictly modern semi-bungalow. Price $6000. Terms.
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28 Redington Blg. Phone 2179

Eastern Heights, 6 rooms, modern, oak floors and finish down, large lot. Price $5000. Terms.
H. B. STOUGHTON
28 Redington Bldg. Phone 2179

**FOR SALE**—5 acre tracts, Oberlin Road. Highly restricted. Call John Zurcher, 1218 8th St., Lorain. Phone 5626.

**FOR SALE**—6 room house, modern conveniences, garage, owner leaving town. Must sell at once. 307 Woodland Ave.

EAST SIDE—8 room house slate roof, cement cellar, bath, elec., good sized lot. Some fruit $3700. $1800 required.
OSBORNE & SCOVILLE
Century Bldg. Tel. 2172.

**WILLIAM KILMOY**

$4250—8 rooms, bath, fur., elect., cement cellar, big square house, fine condition, garage, 50x160 lot, paved St., West Side. A real bargain.

$6500—Stanford Ave., 6 rooms, modern, double oak floors up & down, fine shape, garage, fine lawn & shrubbery. Terms.

$6000—Eastern Heights, 6 rooms, modern, new, double oak floors, up and down, newly papered and painted, garage. A real bargain. Terms.

$3000—5 rooms, fine condition, cement cellar, 40x165 lot, close to East Broad. Easy terms.

$3800—7 rooms, bath, neat & clean, close in, West Side, large lot, worth more money.

$7850—Off Cleveland St., close in, 8 rooms, bath, elect., cement basement, big square house, neat & clean, big lot, fine garden. A real bargain.

$6200—East Ave., close in, 6 rooms, modern, new, double oak floors, newly papered & painted, large cement cellar, big square house, garage, large lot, people leaving city, your chance for a real buy.

$3700—Bungalow, Lake Ave., 5 rooms bath, fur., elect., big cement cellar, fine condition, garage, large lot. Easy terms.

$5000—Lake Ave., 6 rooms, newly decorated inside and out, big basement, laundry tubs, 40x150 lot Easy terms.

$4400—6 rooms West Side, paved St., bath, elect., cement cellar, newly papered and painted, 40x165 lot. A sure bargain.

$3950—South Side, 6 rooms, bath fur., elect., cement basement, good condition, fine garden. Easy terms

1 1-4c acres, 4 rooms, bath, fur., elect., big square house, cement basement, newly papered and painted, double oak floors, 2 car garage, West Side, paved St., lots of fruit and berries, fine garden. A real buy.

$5000—Eastern Heights bungalow, brick fire place, modern, good condition, garage, nice lot, people leaving city

$2700—6 rooms, sewer, water, gas, elect., cement cellar, neat and clean, good lot, close to Broad St. Easy terms.

$3550—West River, 6 rooms, bath, elect., newly papered, garage large lot.

$7000—South Side, close in, 10 rms., 5 rooms and bath up, 5 rooms down, double oak floors, oak finish fire place, fine kitchen large basement, hot water heat, large attic, house in fine shape. This place is $2000 below value Step fast.

$300—Down, Cleveland St., 6 rooms, bath, fur., elect., big basement, newly papered and painted, oak floors and finish. 2 car garage A snap for $3500.

$6500—Eastern Heights, 6 rooms, double oak floors, oak finish, brick fire place, outside chimney, clothes chute, underground fruit room
WILLIAM KILMOY
308 Broad St. 2698 Open Nights

If you can't find it here, advertise in the classified. 15 words 3 times for 68c; 6 times. $1.26

**FOR SALE**—5 room cottage, modern, on Oberlin road. $2500. Phone 2658.

**FOR SALE**—8 acres on Stone road, 2 miles from town, 8 room house, all garden land. Price $1000. ½ cash.
CARL H. SMITH

6—Rooms and bath, modern, has garage—$5800.
8—Rooms and bath, modern, has garage—$6000.
6—Room with basement, lot 70x210, with garage—$2500.
MARSH REALTY CO.
24 Century Blk.

South Side—Large house and garage, modern, on paved street, owners leaving city. Price $6500.
East Side—6 R. and bath, modern, hardwood floors. $4500.
West Side—6 R. and bath, located on paved street. $4700.
We have several good buys in all parts of the city.
PAT CROW REALTY CO.
Phone 2658 Open Evenings.

**WEST SIDE**
6—room and bath in nice shape. $3800.
6—room and bath and garage. $4200.
5—rooms and bath, good lot. $3700.
MARSH REALTY CO.
24 Century Blk.

**BUILDER'S BARGAINS**
60 ft. lot on Courtland St. near Lake Ave. $10 per ft.
44 ft. lot on Columbus St., good location, $12.50 per ft.
40 ft. lot on 17th St. $350.
40 ft. lots Olive St., north of Cleveland St., $400 to $600.
2 lots, Kenyon, $1000 each.
50x150 corner Bond & Adams Sts., $550.
Beebe Ct., near Cleveland, $500.
J. C. CRISP & CO.
Phone 2141—Ask for Carl Wolf

**FOR SALE OR TRADE**
27 acres of good land, good 6 room brick house, barn, some fruit, on hard road, close to Elyria. Price $5500. Will trade for Elyria property.
MARSH REALTY CO.
24 Century Blk.

**FOR SALE**—West side, six room house, furnace, gas, electricity, garage. $4250.
South side, seven rooms and bath, furnace, electricity, gas, newly painted and decorated, cement floored garage, fine lot. This is a real house. $7000.
CROSSE & COVEN
306 Elyria Bldg. Tel. 2019

**FOR SALE**—6 room modern, east side, large lot, garage, excellent neighborhood, owner. $3700. $1800 required. Box 895, Chronicle-Telegram.

**FOR SALE OR TRADE**
70 acres, loam soil, 7 room house, good barn, apple orchard, nice lot of farm tools, team and wagon, all go with farm. 10 acres of wheat looking fine, near town, milk route and school bus pass door. For a short time the price will be $6500, part cash. Will trade for Elyria property.
MARSH REALTY CO.
24 Century Blk.

**FOR SALE**—8 and bath, oak down, bit. in features, modern, good lot and location, East Side, close in. A very fine place at $6000. Another of same discription at $5000. Terms. These are bargains.
South Side, 8 and bath, modern, oak down, garage, $6000.
BAUS & HIGGINS
214 Elyria Blk. Phone 2367

## FARMS FOR SALE

**FOR SALE OR RENT**—150 acre farm near Elyria. Box 907 Chronicle-Telegram.

**NINE FIVE ACRE FARMS**
Here's your chance to buy a 5 acre farm about 1½ miles southeast of Elyria, near car line. Frontage not less than 204 feet, rear bordering on Black river. All rich, level land, tiled. Price $1275 each, 15 percent cash, balance in monthly payments. Act promptly before they are all snapped up.
GEORGE, TAYLOR & WHITNEY
802 Lorain Co. Bank Bldg.

**FOR SALE**—Twenty acre farm, four miles from Elyria, stock and tools. Stanley Kurtz, 337 14th St., Lorain, Ohio. Phone 5226.

**FOR SALE OR RENT**—25 acre farm, Avon township. J. Varga, 2925 Jay Ave., Cleveland, O.

**16 ACRE SUBURBAN HOME**
7 room house, cem. basement, furnace, carbon lights, large barn, chicken coop, all buildings have slate roof, and in the finest of condition, soil is sand loam, a wide frontage on the street, a lot of good fruit, a beautiful country home. Price $10,000.
MARSH REALTY CO.
24 Century Blk.

## FARMS FOR RENT

**FOR RENT**—Forty acres on Stetson Road. Inquire of owner, 17226 Lorain Ave. at Kamms Corners.

## POULTRY

**BABY CHICKS**

Don't delay placing your order for chicks—10 varieties to choose from. We sell a complete line of equipment for the poultry keeper—the practical kind.

**HALLWORTHY POULTRY FARM**
The Home of
"Hall's Husky Hustlers"
Stop 30, Oberlin Road—Phone 30163
Elyria, Ohio

**RIDGEVILLE HATCHERY**
One of the Best Equipped Hatching Plants
Five Leading Breeds—
Also Custom Hatching
For Service See Us First
LOUIS AURENSAN
Station Road Ridgeville
PHONE 40254

**FOR SALE**—Baby chicks, ready for delivery.
BAKER'S ANCONA FARM
Stop 7, Lake Ave. Phone 30322

**BABY CHICKS 12 AND 14 CENTS**
8 varieties; custom hatching; poultry supplies.
BEAL BROS. HATCHERY,
Telegraph Rd. Phone 30491.

**EGGS AND CHICKS**
From S. C. W. Leghorn hens and Pedigreed Roosters of Hollywood Strain.
CERTIFIED
By Ohio State University
Order Now—Supply is Limited
Eggs $2.00 for 15; $12 for 100; Chicks 25 Cents Each
E. R. COLE
Elyria, Ohio Stop 6, Lake Ave.

For quick results in selling your poultry or eggs this spring, advertise in the classified Special monthly rates.

**FOR SALE**—35 thorobred White Leghorn yearling hens. L. G. Tilberg, Columbia Station, O. Phone B-29.

**FOR SALE**—Incubator, 250 egg capacity. 747 W. River St. Tele. 35602.

**FOR SALE**—50 chick electric brooder for sale. Good as new. $5.00. Call 6213.

## MISCELLANEOUS FOR SALE

**FOR SALE**—Good team of horses. Stop Conrad Road. A. B. & S. car line. Inquire H. Henry, Burkhart farm.

**FOR SALE**—1200 lb. 2 year old Brown Gelding; pure bred Collie dog; 7 months old black Persian kitten. F. A. Coleman, LaGrange, Ohio. Box 151.

**FOR SALE**—1 black mare, 5 yr. old, weight 1400 lbs., sound and right. S. W. Pitts. Phone 8722. Wellington.

**FOR SALE**—Coaster bicycle. Price $10.00. 1600 West Ave.

**FOR SALE**—Rural, Russet and Carmen seed potatoes. Angersbach Bros., Amherst, R. D. No. 3. Phone 114 Birmingham.

**FOR SALE**—Grey reed baby carriage in fine condition. Call 223 E. Fourteenth St.

**FOR SALE**—Big Four seed oats. Phone 30315.

**FOR SALE**—Piano, good as new. Cost $500, will sell for half price. Box 908 Chronicle-Telegram.

**FOR SALE**—Strawberry plants. Stop 19, Green Line. Miller's. Phones, Elyria 30751, Lorain 62587.

**FOR SALE**—Good seed oats. Tel. 448 Birmingham.

**FOR SALE**—Garage doors. Cheap. Phone 2183 or 35161.

**FOR SALE**—Base ball outfit, consisting of 15 uniforms; catchers glove, chest protector, mask and leggings. Inquire of C. H. Willis, 933 East River. Phone 29933.

For quick results in selling your poultry or eggs this spring, advertise in the classified. Special monthly rates

**TYPEWRITERS FOR SALE OR RENT**—Ten new typewriters have arrived for use in the Elyria Business College. We have five used machines for sale or rent. 309 Broad Sreet. Phone 2461.

**FOR SALE**—Peanut tubes and other radio supplies. A. & A. Auto Supply. 584 Broad St.

**FOR SALE**—Good Shetland pony with 2 harnesses and buggy. Phone 35112.

**FOR SALE**—Ice box, lawn mower, dresser, garden tools. 95 Tannery street.

**FOR RENT OR SALE**—Remington typewriters, No. 10.
LOOMIS CO.
Phone 2440

**FOR SALE**—Harley Davidson motorcycle, newly repaired. Inquire Miller's Auto Accessories Store.

**FOR SALE**—Angora kittens, 1 yellow, 2 grey. 21 Artemas Ct., Elyria.

**FOR SALE**—Blue Brussels rug, size 7½x9; also small rug to match. Phone 35194.

**FOR SALE**—Dark blue Whitney baby buggy in fine condition. Call 5824.

**FOR SALE**—Brass cornet and case. $10. Phone 5614.

**FOR SALE**—Apex cleaners, Rotarex Washers, repairing and overhauling. Cleaners for rent. F. E. Decker. Phone 3343.

**FOR SALE**—Gas range in good condition. 205 Blain St. Phone 3682.

**FOR SALE**—10 loads of manure. C. Dimpter. 35984.

**FOR SALE**—Barred Plymouth Rock eggs for setting or by 100. Also white Fantail pigeons. S. E. Wurst. Phone 35073.

## MISCELLANEOUS WANTS

**WANTED**—Paper hanging and painting to do. Daniel Bates & son. 15 yrs. experience. We sell wall paper. Phone 38114.

**WANTED**—Woman wants to do washing at home. 859 Walnut St.

TRUCKING and baggage—for quick service. Call 37553-7603.

**WANTED**—Floors to lay, also old floors to resurface, like new. Edwards. 314 12th St. Phone 36934 or 35672.

**WANTED**—Customers for butter and eggs. Write Mrs. Jos. Pratt, Elyria, O., R. D. 1.

WILL board and care for child while mother works. Phone 6871.

## AUTOS AND ACCESSORIES

**DIAL 9853**
**OR SEE E. H. BUSWELL**
200 PARK AVE.
FOR NEW AND USED FORDS

**FOR SALE** — Velie chummy, good paint and tires. Red seal continental motor; or will trade for lot. Inquire Lou Hopking, 24 Century Bldg. Marsh Realty Co.

**FOR SALE**—Reo 5 passenger touring, A-1 condition, newly painted, modern equipment, extra tire. Call 5544 or 242 Howe Street.

If you can't find it here, advertise in the classified. 15 words 3 times for 68c. 6 times $1.26

**FOR SALE**—Ford coupe, 1920, mechanical condition fine. Brown the Battery Man.

**FOR SALE**—One ton G.M.C. truck, used six months, will sell for less than two thirds of original cost. Will demonstrate any evening. Phone 35721.

MUST sell one seven passenger Overland, Continental motor, excellent condition, at once. $150 cash or terms. E. B. Smith. Phone 35212.

**FOR SALE**—Four 33x4 tires with tubes, nearly new, cheap. Also 6 lots on Abley road. Cheap. Call 35923.

## BUSINESS OPPORTUNITIES

**FOR RENT**—Store room suitable for drug store or ice cream and confectionary. Reasonable rent. Inquire Miller Bros. 1117 East Ave. Phone 2549.

## LEGAL NOTICES

**SHERIFF'S SALE OF REAL ESTATE**
Raymond Holliday, Plaintiff, vs. LeRoy D. Holliday, et. al., Defendant
**Court of Common Pleas, Lorain County, Ohio** Case No. 19620
In pursuance of an Order of Sale in Partition issued from said Court to me directed in the above entitled action, I will expose to sale, at public auction, at the north door of the Court House in Elyria, Lorain County, Ohio, on Saturday, the 5th day of May, 1923, at 10 o'clock A. M., Eastern Standard Time, the following described real estate, situated in the County of Lorain and State of Ohio, and in the City of Elyria to-wit:
Situated in the City of Elyria, County of Lorain and State of Ohio and known as being a part of Original Lot Number Eighty-nine (89) West of the West Branch of Black River, and bounded and described as follows: Beginning at a point in the Southerly line of West Street, which point is distant two hundred and fourteen (214) feet westerly, along the Southerly line of West Street, from an iron pin at the intersection of the Westerly line of Lake Avenue and the Southerly line of West Street, thence Westerly, along the Southerly line of West Street a distance of Thirty-five (35) feet; thence Southerly a distance of one hundred and Thirty-two (132) feet; thence Easterly a distance of Thirty-five (35) feet to the Westerly line of land formerly owned by Mary Roesch and thence Northerly in the Westerly line of said land formerly owned by Mary Roesch, a distance of one hundred and thirty-two (132) feet to the place of beginning. And being also the Easterly one half of land conveyed by George Landon and Lavina Landon to John M. Unger, by deed dated January 28th, 1895, and recorded in Volume 96, at page 242 of the Record's of Deeds of said County.
Said Premises Appraised at Forty-three Hundred ($4300.00) Dollars.
Terms of Sale: Cash on day of Sale.
F. A. UNDERHILL,
Sheriff of Lorain County, Ohio
H. A. POUNDS,
Attorney.
4-3-10-17-24 5-1.

**LEGAL NOTICE IN DIVORCE**
**Case No. 20047**
Emily R. Lorenzen, Defendant, whose place of residence is to the Plaintiff now unknown, will take notice that on the 5th day of March, A. D. 1923, the undersigned Plaintiff filed his petition in the Court of Common Pleas, Lorain County, Ohio, being Case Number 20047, praying a divorce from said Defendant on the ground of wilful absence for three years and equitable relief. Said case will be for hearing on and after the 20th day of April, A. D. 1923.
EDWARD R. LORENZEN,
Plaintiff.
VAN DEUSEN & CALHOON,
Attorneys.
3-6-13-20-27 4-3-10.

**ATTACHMENT**
Dr. A. R. Agate, Plaintiff, vs., Gertrude Codner, Detendant.
Before J. C. Conaway, J. P. of Elyria township, Lorain County, Ohio.
On the 17th day of February, A. D. 1923, said justice issued an order of attachment in the above action for the sum of forty-seven dollars.
Elyria, Ohio, April 2, 1923.
4-3-10-17.

**LEGAL NOTICE**
Sealed bids will be received by the Park Commision of the City of Elyria, State of Ohio, at the office of its Secretary, 714 The Elyria Savings & Trust Building, until 12:00 o'clock noon, April 28th, for furnishing the necessary labor and materials for the construction of a refreshment building in Cascade Park, according to plans and specifications on file in the office of Ralph Silsbee, architect.
Each bid must contain the full name of every person or company interested in the same and be accompanied by a bond in the sum of Five Hundred Dollars ($500.00) to the satisfaction of the Park Commision or a certified check on some solvent bank as a guaranty that if the bid is accepted, a contract will be entered into and its performance properly secured. Should any bid be rejected, such check will be forthwith returned to the bidder and should a bid be accepted, such check will be returned upon the proper execution and securing of the contract.
The right is reserved to reject any and all bids.
By order of the Park Commission of the City of Elyria.
AGNES BIRKLINE,
Secretary.
April 10th 1923.
4-10-17-24.

**SHERIFF'S SALE OF REAL ESTATE**
Rose Mlazovsky, is Plaintiff
VS.
Michael Surgala, et al., are Defendants
**Court of Comman Pleas, Lorain County, Ohio** Case No. 19515
In pursuance of Order of Sale from said Court to me directed in the above entitled action, I will expose to sale, at public auction, at the north door of the Court House in Elyria, Lorain County, Ohio, on Saturday the 21st day of April, 1923, at 9 o'clock A. M. Eastern Standard Time, the following described real estate, situated in the County of Lorain and State of Ohio, and in the Township of Avon, to-wit:
Suitated in the Township of Avon (T. 7 N. R. 16 W.) County of Lorain and State of Ohio; and known as being part of Section No. 25, said Township, bounded and described as follows:
Beginning in the South line of said Section No 25, which is also the South line of said Avon Township, and the center line of the East and West highway which runs along said Township and Section line, at the Southwest corner of a square tract of 172 acres and 89 rods of land heretofore deeded to Calvin and William Oakes by the State of Connecticut; thence North 2 degrees 55 minutes East 41 chains and 39 links to the Northwest corner of the aforesaid square tract of land; thence South 44 degrees 15 minutes East 10.07 chains; thence south 2 degrees 55 minutes West 19.40 chains; thence South 56 degrees East 9.06 chains; thence South 2 degrees 10 minutes West 14.66 chains to the south line of said Section and Township and the center line of said East and West highway; thence North 88 degrees 30 minutes West in said Section and Township line and center of highway, to the place of beginning, containing 41 acres of land.
Said Premises Appraised at Forty-five Hundred ($4500.00) Dollars.
Terms of Sale: Cash on day of Sale.
F. A. UNDERHILL,
Sheriff of Lorain County, Ohio.
WEBBER & SYMONS,
Attorneys.
3-20-27 4-3-10-17.

In an English provincial town a butcher proudly displayed in his window a card stating that his sausages were "supplied to H. M. the King." The next day a rival tradesman across the street displayed somewhat unusual patriotism, for in his window was a card inscribed "God Save the King."

The people of today are satisfied with much less to eat than were their ancestors. In the hungry days of the 15th century it was usual—for those who could afford it— to consume four good meals a day, any one of which might now be regarded as quite enough for a small family.

The fisher folk of Scotland are very superstitious. For instance, one must not speak to a crew on their way to the harbor, as the persons doing so will be responsible for misfortune that may happen during the voyage.

The British Museum is preparing a great index of the scientific periodicals of the world, which are estimated to total at least 20,000.

## UNCLAIMED LETTERS

LADIES—Mrs. A. Brown, Josie Celiozzi, Mrs. E. M. Clark, Mrs. Mary Danes, Mrs. Naomi Fields, Miss Mary Gleason, Mrs. Jessie Hardin, Miss Susie Hardy, Mrs. Lenna Koesis, Mrs. Lersh, Mrs. Pearl McDowell, Miss Irene Poor, Miss Claire Reynolds, Miss Ruth Reading, Mrs. Mary Rose, Pauline Roal, Mrs. Levi Shields, Mrs. Louise Silcott, Mrs. Doro Simmons, Miss Eva Thompson, Miss Eva Trothier, Mrs. Gennie Watch, Miss Geraldine Willis.

GENTLEMEN—Mr. Gust Anos, Mr. Geo. H. Anseln, Mr. Lee Bery, Mr. Guy Burdue, Mr. Louis Charles Mr. W. J. Clark, Mr. and Mrs. H. A. Dietz, Mr. P. L. Dungan, Mr. F. P. Dunham, Mr. L. Ferguson, Mr James Foster, Mr. Fred Gerber Mr. G. Goodrich, Mr. L. Knipper, Mr. Frank M. Livingston, Mr. wm R. Miller, Mr. W. C. Miller, Mr Miller, Mr. Geo. Miller, Mr. N. Monlean, Mr. N. Nielsen, Mr. Robert Ormand, Mr. M. Petroff, Mr. Mike Papoi, Mr. N. J. Phillips, Mr. Raymond Phippli, Mr. William Raymond, Mr. J. M. Reedy, Mr. Walter Rutonda, Mr. Steven Saxon, Mr. Daniel Shaw, Mr. and Mrs. Arthur Smith, Mr. Frank Tavenier, Mr. W. Travis, Mr. Thos. Wilson, Mr. William Wright, Mr. Joseph E. Youngbluth.

If the above letters are not called for within a period of two weeks same will be sent to the Division of Dead Letters, Washington, D. C.
J. W. MCHENRY, Acting Postmast

Every day is the Sabbath somewhere. The Greeks observe Monday; the Russians, Tueday; the Assyrians, Wednesday; Egyptians, Thursday; the Turks, Friday; the Jews, Saturday, and the Christians, Sunday.

The London Lancet, probably the best-known of all medical journals, is to celebrate the one hundredth year of its existence next October.

**TIME TABLE**
**LAKE SHORE ELECTRIC RY.**
Time Table Effective Sept. 11, 1922
(From Lorain, Eastern Time.)
10:50, East to Cleveland — 7:50 a.50 a. m.; 12:50, 2:50, 4:50, 6:50, 8:50, 10:50 p. m. Locals hourly from 4:25 a. m. until 10:25 p. m.
Limited west to Vermilion Berlin Heights, Norwalk Sandusky, Clyde, Bellevue, Fremont, Fostoria, Findlay, Lima, Toledo and Detroit—8:30, 8:30 10:30 a. m.; 12:30, 2:30, 4:30, 6:30 8:30 p. m.
Locals—6:25 a. m. to 9:25 p. m. every hour, 7:25 and 9:25 to Fremont; 10:25 p. m. to Norwalk and Sandusky.

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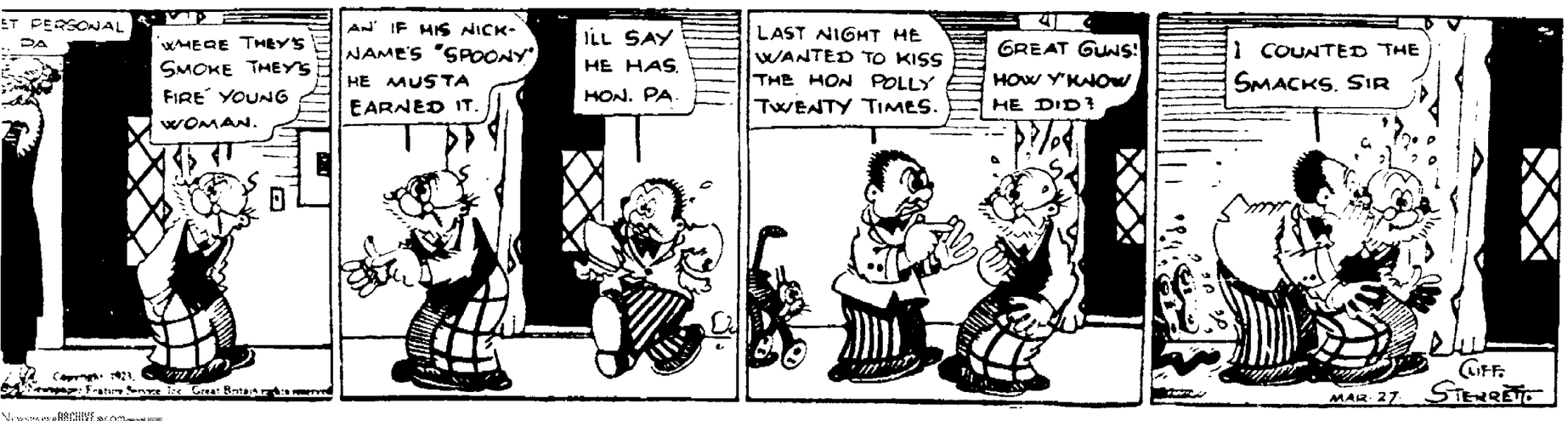
HOUSE WIRING, MOTOR AND REPAIR WORK
THE SUPERIOR ELECTRIC CO.
355 BROAD ST

**ASHLAND WELLINGTON BUS LINE**
W. L. NEWCOMER, Owner and Operator.
Phone 4043
TIME CARD

| Leave | A M | P M | Leave | A M | P M |
|---|---|---|---|---|---|
| Ashland | 7:00 | 2:35 | Wellington | 9:35 | 4:35 |
| Polk | 7:40 | 3:15 | Huntington | 9:55 | 4:55 |
| Sullivan | 8:00 | 3:35 | Sullivan | 10:15 | 5:15 |
| Huntington | 8:20 | 3:55 | Polk | 10:35 | 5:35 |
| Ar Wellington | 8:40 | 4:15 | Ar. Ashland | 11:15 | 6:15 |

PH. J. REICHEK, D. S. C.
Chiropodist-Foot Specialist
With Allen Bernard — Century Bldg
Office days, Wed & Fri.
For Appointment call 2853

## POLLY AND HER PALS--BY CLIFF STERRETT

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Come in and let us explain
The Ohio Public Service Co.
606 Broad Street Elyria, Ohio

# THE CHRONICLE-TELEGRAM

Offices, 131 Second Street, Elyria, Ohio.
Published by The Lorain County Printing and Publishing Company.

J. F. BURKE, Editor
A. C. HUDNUTT, Manager

Published every evening, except Sunday. Entered as second-class matter at Elyria Postoffice, Act of 1379.

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Members of The International News Service, Audit Bureau of Circulation; Bureau of Advertising of the American Newspaper Publishers Association.

New York Offices, A. E. Clayden, Representative, 347 Fifth Ave.; Chicago Office, John W. Hunter, Representative, 419 Marquette Bldg.

PHONES

Circulation.....2316 Advertising.....2317
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TUESDAY, APRIL 10, 1923.

## THE ELYRIA SAVINGS AND TRUST COMPANY

This bank opens its new quarters next Saturday. The imposing structure is undoubtedly the most beautiful building, architecturally, in Elyria.

This occasion deserves more than passing notice. We have now two great business blocks owned by, and furnishing the home of two of our banks, and the third banking institution occupies its own entire building, commodious and adapted to its needs. The Elyria Savings and Trust Company is to be congratulated upon their enterprise, and their unbounded faith in Elyria and its future.

We, who have been reared in the days of the modern bank, and in cities where the bank offers every facility for business progress and development, do not appreciate these institutions as we should, any more than we do many other of the most valuable aids to civilization. We cannot imagine carrying on business without a bank. It fills probably the greatest need, commercially, that exists in any community, and yet the bank, as we know it, is a comparatively recent institution.

As we look upon this beautiful building today, the new home of this Elyria bank, we feel that it is a long cry from the individual attempts to carry on the same kind of business which existed thousands of years ago in the empires of Babylonia, Greece and Rome. In fact the banks of even twelve hundred years later would not recognize the bank of today as being one of their own kind. If the only currency which could be used by the people of today were as then, receipts given for deposits of gold and silver bullion in the vaults of the bank, we would find ourselves extremely limited as to the amount of our medium of exchange, so necessary in the multifarious business enterprises of every city.

Nearly every individual and institution which has amounted to anything, and has served its day and generation, has come up through trial and tribulation, and banks are no exception. The story of the establishment of the Bank of North America, and later the United States Bank, and later still, of our National Banking system, our state banks and the supervision and regulation of all banks, with finally, our complete system of State and National banks with the Federal Reserve Board, almost insuring against panic, and presenting to the country the opportunity for an elastic currency, bring into quick review before us almost the entire story of our national life. It recalls to us the names of Alexander Hamilton, the far-visioned statesman who established our credit and placed America upon a solid financial basis; and then that of his opponent, Thomas Jefferson, who aided Mr. Hamilton, in his enterprise, and afterwards declared that he was duped and deluded by him. It suggests the names of Albert Galitan, another great Secretary of the Treasury, Andrew Jackson, and his assaults upon the national bank, of Salmon P. Chase, and the rest.

The bank is the clearing house for those who have, and for those who need money. In it one can place the money which one has and does not need, and receive interest thereon. From it one can borrow for one's business needs, to carry on and enlarge one's enterprises. Thousands of people make deposits in small amounts, which some one biz business may borrow in a single sum, and without which that business would be paralyzed during certain periods of the year, and the very people who make the deposits would be unable to earn.

It would be impossible for the thousands who use the bank, to come in contact with, and use the borrower directly even should they be able to ascertain whether the borrower offered adequate security or not. In addition to this valuable system of credit off red by our modern banks, and probably the chief part of the bank's work, is the convenience that it offers to each one of its users. For safe keeping their money is deposited with the bank, and they pay their bills by checks, which, as pieces of paper, are worthless until the signature is upon them, and which once cashed, by the one to whom the depositor has paid, act as a receipt for the money paid.

The modern banks are permitted moreover, under their charters, at least many of them, to act as trustees for individuals and estates, and the ones served there by are afforded the highest degree of efficiency and security. For let it be known that the safety of the modern bank is raised to the highest degree. Under the laws of the state and national supervision, assuring constant examination by experts, and the responsibility of the directors, the cases where there is any loss to depositors in a bank are so extremely rare in these days as to be really negligible.

The modern bank also furnishes through its safety deposit boxes, a great facility for individuals to keep their valuable papers, stocks, bonds, insurance policies, wills, and similar instruments in a place of absolute safety together with individual privacy.

This new bank has devoted its attention to this department and has planned a capacity of six thousand safety deposit boxes secured by the strongest imaginable vault which is entered only by the opening of a massive door which is not surpassed in weight and security furnished by any other in the State of Ohio and equalled by only one. All of the banks have safety deposit boxes and they are more and more coming into use. The home is no longer considered safe in any respect in which to keep valuables of any kind.

There are cases of course from time to time of embezzlement, and of robbery, but the defalcation has to reach an amount exceeding the sum of both the capital and surplus of the bank before it can really touch the interests of the depositors. This is well to consider, in such a banking institution as the Elyria Savings and Trust Company, which has a capital and surplus of a million dollars. Beyond these assets of course, are the assets represented by depositors in one form or another. While the stockholders might lose through a possible defalcation, the sum would have to reach the enormous amount of many hundreds of thousands of dollars in any one of our banks in Elyria, and a million dollars in this particular bank, before the depositors' interests are jeopardized.

One of the first questions which is asked by any industrial or commercial enterprise seeking a home is concerning the banking facilities of a town. The amount of capital and the surplus of any bank determines the amount which the particular bank can loan to any single individual or corporation. Hence banks having small capital and surplus cripple the development of business and practically prevent large business enterprises from coming into a city. The banks of Elyria have met this need remarkably, considering the size of the city. The Elyria Savings and Trust Company can loan to one business enterprise two hundred thousand dollars, while the total amount of the combined loaning power of the banks of the city is four hundred and eighty thousand dollars. These facilities together with the additional assistance which a bank can furnish as a connecting link with Cleveland, and New York, enables Elyria to present to every institution practically unlimited opportunity in banking facilities.

The bank is so peculiarly organized that while it is anxious to serve the larger depositors, it at the same time affords the same facilities to the individual who can deposit only one dollar, or ten dollars, at a time, and with the savings-deposit plan which is an extremely recent development of the banking business, thrift and ambition are very wisely strengthened and fostered. The banking institutions of the city in a peculiar way belong to the people of the community, because they can be used by the poorest man and woman and at the same time by the wealthiest person of the city. Each is protected to the same degree, and the interest of the depositor is the chief interest of the state in relation to the banking system.

The bankers of Elyria in their work have shown commendable faith, as we have said, in the city of Elyria and in its future. The three banking institutions of Elyria are adequate for the needs of the city today, and for a still greater development in the future. Visitors and those seeking locations for enterprises in Elyria must be remarkably impressed by the confidence which the financial institutions of Elyria have in their own city, and this is bound to inspire faith in others.

We congratulate the officers, and directors, and stockholders of the Elyria Savings and Trust Company on the completion of their magnificent edifice. We congratulate the city upon possessing such an institution, and the architect who designed it, the contractor who directed its building, and the workmen whose cunning fashioned it. These should all be remembered in our thoughts of appreciation of this addition of a superb building to Elyria.

## THE PERSISTENT BOOK AGENT

## YESTERDAYS IN OHIO

1861—A mob in Cincinnati attempted to stop the shipment of 30 boxes of arms and accountrements destined for Fort Smith, Ark.

1872—A Democratic convention was called to meet at Cleveland for the nomination of a State ticket.

1886—The State Commissioner of Railroads and Telegraphs reported 6,407 miles of railroad of standard gauge in Ohio..

1911—Tom L. Johnson, mayor of Cleveland and representative in Congress, died in Cleveland. Born in Scott County, Ky., in 1854.

### ONE YEAR AGO TODAY

General Economic Conference convened at Genoa.

Five thousand police reserves called out in New York to aid in suppressing crime.

### TODAY'S BIRTHDAYS

Henry P. Fletcher, who heads the United States delegation at the Pan-American Conference, born at Green Castle, Pa., 50 years ago today.

Charles B. Warren, late United States ambassador to Japan, born at Bay City, Mich., 53 years ago today.

George Arliss, one of the celebrated English actors now appearing in America, born in London, 55 years ago today.

Wilbur Lucius Cross, acting provost of Yale University, born at Mansfield, Conn., 61 years ago today.

Purley A. Baker, general superintendent of the Anti-Saloon League of America, born in Jackson County, Ohio, 65 years ago today.

## TO-DAY

Seventy-five years ago today the first boat, the "General Frye" passed through the Illinois-Michigan canal.

Sixty years ago today occurred the battle of Franklin, Tenn., between the Federals under Gen. Van Dorn.

## ABE MARTIN

We don't see how times could be any better. Ever'buddy's makin' money, ever'buddy's dolled up, ever'buddy's got a car, an' nobuddy's workin' if they kin help it. A hick town is one where we know exactly where t' borrow a croquet set if we need one.

A session of the Council of the League of Nations has been called to assemble today at Geneva, Switzerland.

Lord Robert Cecil, the English statesman, is to conclude his visit to Canada today with an address before the Canadian Club of Montreal.

The Illiterey Conference of Southern States meets at Little Rock today to plan for a more vigorous attack on the problem of adult illiteracy in the South.

New Orleans will open its gates today to thousands of visitors from all over the South who will gather to attend the annual national reunion of United Confederate Veterans and meetings of affiliated societies.

### Conventions Opening Today

New Orleans—Sons of Confederate Veterans.

New Orleans—Louisiana State Medical Society.

Atlantic City—National Association of Upholstered Furniture Manufacturers.

Boston—G. A. R. Department of Massachusetts.

Memphis—Tennessee State Conference of Social Workers.

Galveston, Texas—Western Petroleum Refiners' Association.

Winston-Salem, N. C. — North Carolina State Sunday School Association.

## KOMICAL TELEGRAMS

By JIM ARMITAGE, Himself

See where they have a bill before the Legislature making it legal for a married lady to retain her maiden name. No use making them take the husband's name anyway. Nowadays they would have to change so often.

Still there are some who say "that's about the only thing some husbands ever give their better half.

A lot of fellows who don't "get all that's coming to 'em" are lucky.

Many of our modern beauties are not naturally blessed with beautiful complexions—but they make up for it in other ways.

Next time some one tells you, "Two can live as cheap as one," look in some of the millinery shop windows. Then let your conscience be your guide.

Saturday evening the new bank building will be thrown open to the general public. This includes used car dealers and those who take up the collections in the churches.

Go west, young man! But if you drive a flivver—avoid Lodi street.

Missus Henry Ford says "I will not live in the Whitehouse," and I guess she's right anyway.

If Mayor Jones is serious about reducing the city's expenses—why don't he cancel future orders for those little red tags the police put in automobiles. It would save printing bills, and the ones who get them don't value them very highly anyway.

"Woman motorist arrested for driving while intoxicated—Auto intoxication, one might say.

Was reading about a checker champion who trains for six months before each match. If that brother played bridge with "Suds" Sotherden, he probably wouldn't overtrain in ten years.

Donahey derricked Herrick.

New York Central promises Elyria a new depot. If there's anything to this Conan Doyle "Come back" stuff—some night I'll sneak back and look it over.

Custom Cutters' Association in New York says, "To be well dressed a man must have forty-five suits, etc." According to that, most of us brothers could almost get pinched for walking around in our entire wardrobe.

Secretary of Labor Davis says "President Harding is underadvertised." Jim don't have to worry about that. Wait till the campaign opens, the Democrats will give the President plenty of advertising.

They don't furnish many presidents, but they sure do furnish a lot of arguments.

## TIMELY VIEWS ON WORLD TOPICS

### "RAILROADS SEE PROSPERITY AHEAD," SAYS STATEMENT OF EXECUTIVES

Hale Holden, chairman of the American railroad executives issued the following statement following a recent meeting of the rail chiefs in New York:

HALE HOLDEN

"In full realization of the necessity for the greatest improvement and expansion possible of the country's transportation facilities to meet the growing demands of commerce, the railroads have authorized since Jan. 1, 1922, for cars, locomotives, track and other facilities, the expenditure of $1,540,000,000, of which $440,000,000 was actually expended during the year 1922.

"The railroads of the country are raising this enormous amount of additional capital largely through borrowed money on the abiding faith in the fairness of the American people and reliance on the continuance of the policy announced in the Transportation act of 1920, as a measure of reasonable protection to investment in railroad property.

"From Jan. 1, 1922, to March 15, 1923, the railroads purchased 223,616 new freight cars. Of these 117,289 have been delivered and put in service. The railroads during that time also purchased 1,219 new locomotives. Of that number 2,106 have already been placed in service. Practically all the equipment at which time freight traffic is always heaviest.

"The program adopted by the American Railway Association and approved by the Association of Railway Executives, follows:

1. That by Oct. 1, 1923, when the peak movement ordinarily begins, cars awaiting repairs be reduced to the normal basis of 5 percent of the total equipment of the country.

2. That by Oct. 1, 1923, locomotives awaiting heavy repairs be reduced to a normal basis for the entire country of fifteen per cent.

3. That to the extent coal is stored for railroad use complete that requirements by Sept. 1 so that after that date the equipment and other transportation facilities may be used to the greatest extent for commercial coal necessities.

4. That the use of power and equipment for railroad construction and maintenance purposes be restricted to the minimum after Sept. 1 in order that a maximum of power and equipment may be available for commercial purposes.

5. That railroads, in producing and consuming sections impress upon all interested the necessity for movement of coal and ore via the Lakes in the largest possible quantity early in the season.

### Construction to be Pushed

6. That an effort also be made to bring about the prosecution of road and building construction work as early in the season as possible.

7. That all interested be impressed with the necessity for loading all cars to maximum capacity in an effort to bring the average loading to 30 tons per car for the entire country.

8. That every possible means be adopted to increase the mileage per car per day to an average of 30 for the entire country.

"The railroads have already established and have in active and effective operation a comprehensive organization in the Car Service Division for the central control and distribution of freight cars which, during recent periods of car shortage, has under difficult conditions secured in the public the best possible use of available freight equipment. The freight car repair program is to be prosecuted with a view to conditioning for grain and grain products movement, which showed a particularly noticeable increase last year, the largest possible number of box cars.

"The effective co-operation of shippers during recent years has helped to lift American railroad performance to higher levels. At this time the railroads bespeak an even wider co-operation on the part of the public. It can assist by storing coal during the Spring and Summer months in anticipation of Fall and Winter requirements to as great an extent as possible. Everybody can help by looking forward.

## POEMS THAT LIVE

### EPILOGUE

At the midnight in the silence of the sleep-time,
When you set your fancies free,
Will they pass to where—by death, fools think, imprisoned—
Low he lies who once so loved you, whom you loved so,
—Pity me?

Oh, to love so, be so loved, yet so mistaken,
What had I on earth to do
With the slothful, with the mawkish, the unmanly?
Like the aimless, helpless, hopeless, did I drivel,
Being—who?

One who never turned his back but marched breast forward,
Never doubted clouds would break,
Never dreamed though right were worsted, wrong would triumph
Held that we fall to rise, are baffled to fight better,
Sleep to wake.

No, at noonday in the bustle of man's work-time,
Greet the unseen with a cheer;
Bid him forward, breast and back as either should be,
"Strive and thrive!" cry "Speed,"—fight on, fare ever,
There as here.

—Robert Browning

## WHO'S WHO IN THE DAY'S NEWS

### DR. S. H. CUMMINGS

In his nationwide campaign to prevent the spread of disease and to give impetus to his efforts for the medical education of the country, Dr. Hugh S. Cummings, Surgeon General of United States Public Health Services, has turned to the radio. Twice each week he sends his messages from the Government radio station at Washington and from commercial stations.

CUMMING

The Surgeon-General is a Virginian and was graduated in medicine from the University of Virginia. For a number of years he was quarantine officer at Hampton Roads, and most of his work prior to his present duties, had to do with quarantine regulations. At the time of his appointment he was in Naples fighting a typhoid epidemic.

More than half the counties of Oklahoma have one or more woman officers.

## 15 Years Ago

SAM B. RAWSON, PRESIDENT of the Dean Electric Co. died at his home of an attack of heart failure. The factory was closed until after the funeral.

OFFICERS ZARNKE AND OTT had a gun battle with two burglars that they captured in the east side yards.

MISS VIRGINA WITTMER, OF Pottstown, Pa. was elected matron of Memorial hospital, with Miss Nora Abbe as her assistant.

THE LOGAN GAS CO. STRUCK a gas gusher at Avon on the farm of W. Kibin. It blew the cap off the well, and excitement was high as the field was opened up.

E. H. HINMAN WAS NOMINATED for probate judge, F. M. Stevens for prosecutor, E. L. Douglas, for recorder and Earl Gibbs for member of the legislature, at the county primaries.

FRED LIFBER, AN EMPLOYEE of the Hygienic Ice Co. was drowned back of the Harshaw, Fuller & Goodwin plant, in endeavoring to save his team that had fallen into the river.


# Pollack —and— Shindle

Meats, Groceries and a Full Line of Fresh Vegetables

588 West Broad Street

Wednesday and Thursday Specials

| | |
|---|---|
| Choice round steak | 25c |
| Veal Steak | 30c |
| Pork Chops | 25c |
| Cottage Hams | 26c |
| Fresh Pigs' Liver, 3 pounds | 25c |
| 2 pounds Hamburg | 25c |

WE DELIVER

Phone 2353-2354



# Public Sale!

The undersigned will sell at public auction on the W. P. Funk farm, 3 miles south of Birmingham, 2 miles east and 2 miles north of Wakeman on Butler Road, on

THURSDAY, APRIL 12, 1923

Starting at 12 O'clock Noon

35 Head of Fresh Cows and Close Up Springers

Consisting of Holsteins, Jerseys, Guernseys and Durhams. 14 will have calves by side by day of sale. Over half of these cattle consist of the entire herd of W. P. Funk. Every cow young and straight and right. Must be and has to be as represented. All cattle tuberculine tested.

Six Good Work Horses, weight 1200 to 1400 pounds.
Two Chester White Brood Sows, due to farrow last of April.
Five Tons of Clover Hay; 3 doors of Ensilage.

TERMS OF SALE—Cash or bankable note with 6 months' time at 7 per cent; 2 per cent discount for cash. No property removed until settled for.

SQUIRES & GROGAN

M. O. Fay, Auctioneer — Owners — J. C. Burk, Clerk

Public Opening
The officers and directors of The Elyria Savings & Trust Company most cordially and heartily invite you personally, together with your family and friends to the official opening of their New Bank Building on Saturday
Afternoon and Evening
April 14th
Lorain County's Biggest Day
Souvenirs
Music
THE ELYRIA SAVINGS AND TRUST COMPANY
THE ELYRIA SAVINGS AND TRUST COMPANY
The ELYRIA SAVINGS AND TRUST Co.

# IS FINAL WORD IN BANK STRUCTURES

## KEEPS OUTGROWING ALL ITS QUARTERS: THINK SETTLED NOW

**THE ELYRIA SAVINGS & TRUST CO. HAS HAD PHENOMENAL GROWTH SINCE INCORPORATING 23 YEARS AGO—FIRST ELYRIA BANK TO OWN HOME—FIRE FAILS TO DOWN INSTITUTION DIRECTED BY MEN OF STERLING ABILITY AND RECOGNIZED FAITH IN EXPANSION OF ELYRIA—DEPOSITS NOW TOTAL OVER FOUR MILLION DOLLARS**

By ROBERT H. RICE.

Twenty-two years ago, April 8th, 1901, The Elyria Savings & Banking Company opened for business in the old Elyria block. Saturday, April 14th, The Elyria Savings & Trust Company, its successor, dedicates its new home to the service of this community. The history of this bank during those twenty-two years contains much of romance and marks several milestones in the growth and progress of our city.

In the fall of 1900 a little group of sanguine men—confident of the ultimate success of Elyria—proposed the organization of a new bank,—the fourth in the city. Articles of Incorporation were taken out on Feb. 18, 1901. Wm. A. Braman, H. W. Ingersoll, John Lersch, Wm. Heldmyer, F. H. Foster, John Murbach and W. C. LeMaster were the incorporators. The authorized capital of the new bank was $100,000.00, of which one-half was paid in. Hon. A. Braman was elected president and W. C. LeMaster chosen as cashier.

**Phenomenal Growth.**

It is interesting to find that the officers pointed with great pride to the fact that on July 1, 1901, the savings deposits in the bank amounted to $82,832.08, and the total deposits were $122,835.64. The last published statement of the institution, under date of December 29, 1922, showed savings deposits of $2,464,122.21, and total deposits of $4,084,364.96.

A little light on the cost of living twenty years ago is showed by the records which show that the two tellers in 1902 each drew salaries of exactly $20 per month—and evidently thrived thereon.

Mr. LeMaster resigned as cashier on June 1, 1904, owing to ill health and removed to Colorado. Mr. Elmer M. Rice, then deputy county treasurer, was selected as the new cashier. To his efforts, energy and ability backed up by a loyal corps of stockholders, officers, directors and employees, the remarkable growth and present standing of the institution is largely due.

The first dividend was paid to stockholders in January 1903, and since that time no six month period has passed without the payment of the regular dividend.

On March 6, 1905, the capital stock of the bank was increased from $100,000.00 to $200,000.00, one-half paid in. The increased stock was sold at $80 per share, $30 of this sum being carried to the surplus.

April 12, 1905, the president, Hon. Wm. A. Braman, died, and on May 15, 1905, Mr. Wm. Heldmyer was elected his successor.

It was not until July 12, 1904, that the first adding machine was purchased for use in the bank. Today seven adding machines and six semi-automatic posting, or bookkeeping machines are required for the dispatch of business.

**Destroyed by Fire.**

On the night of April 14th, 1909, occurred the famous Elyria block fire. The old Elyria block was completely destroyed and with it the banking quarters of the young bank. The story of that night lives in the memory of the "old timers." The fire was discovered just before midnight. Before dawn a room on Court street in the Andwur Hotel block was rented; board partitions and counters were being erected, and when the hour of 10:30 a. m. arrived the bank was in new, if slightly improvised, quarters and ready for business. In a few weeks more permanent quarters were secured in the Library building, which were occupied while the bank building, between the new Elyria block and the site of the building just completed, was being erected.

On August 5th, 1910, the bank moved into the new building it had erected. This marked it as the first bank in Elyria to "own its own home," and the first to occupy an exclusive bank building. It is interesting to learn that while this building was being erected a considerable number of the members of the board of directors felt and declared that it was vastly too large, and that the bank would never be able to utilize to advantage all the space in it. Yet the growth of the institution was so rapid and the development of Elyria so consistent that twelve short years found the building hopelessly inadequate for the transaction of the business and accommodation of the customers of the growing bank.

President Wm. Heldmyer died on July 2, 1912, and Mr. T. T. Robinson was elected to succeed him. On May 18, 1920, Mr. Robinson was elected chairman of the board, Mr. Elmer M. Rice elected president and Mr. Arthur J. Robinson chosen as cashier, which positions they hold today.

**Increase Capital.**

On June 19, 1917, the capital stock was increased to $200,000.00 fully paid, by the declaration of a 70 per cent stock dividend and the payment thereof out of surplus. And the earnings of the bank were such that on May 18, 1920, the surplus was the same as the capital stock, namely $200,000.00.

On that date the institution was reorganized under the present name of The Elyria Savings & Trust Company—authorized to do a general trust business in addition to the regular banking functions. The capital stock was increased to $500,000.00, fully paid. Three thousand shares of the new stock were sold at $200 per share, which gave to the bank and trust company a combined capital and surplus of exactly One Million Dollars. Since that time undivided profits of more than $125,000.00 have accumulated making the present capital, surplus and undivided profits over One Million One Hundred Twenty-Five Thousand Dollars.

**Keeps Progress Pace.**

With the opening of its new building The Elyria Savings & Trust Company passes another mile-stone. In its spacious new banking rooms, equipped with every modern device for the safety and security of its customers, and for the swift, accurate and convenient rendering of a strictly modern banking and trust company service, it offers new facilities to the citizens and industries of Elyria and Lorain county. Its new quarters furnish a striking example of modern temple building. Not a monument to be worshipped from afar, not a useless mass of stone and marble to bury the memory of a King Tut, but a modern business temple—beautiful because the very beauty makes it more useable, a better place to work in and do business in, spacious, because the needs of a constantly growing multitude of customers require the elimination of cramped quarters, with every modern convenience which will render its service to the people of this vicinity more prompt, more complete and more efficient—but without one cent wasted in material or equipment not contributing to the one end of service to this community—it is typical of modern business.

## NEW BUILDING TO HAVE OWN PHONE BOARD

In harmony with the modernism which is being exemplified in every detail in The Elyria Savings & Trust Company's new Building, The Elyria Telephone Company has installed a very unique telephone system. It will consist of one board with one-hundred-line regular units.

The method of operation of this board is somewhat different from the regular board. You take the line switch banks to the connectors instead of to the usual selectors. This gives a two digit operation on all inside calls. In calling out there is a prefix of "0" which in turn takes a regular selector going through switchboards in the regular manner.

In calling into the board the regular directory numbers beginning with 44 care for all phones placed on the board, wherever located. There will be a total of twelve phones in the Bank Offices. The Bank Building has 100 pairs of cables going into it. There will be terminal boxes on each of the floors. With this system it will be possible for offices and employees to call any department in the Bank by using two-digit calls. This of course, naturally simplifies and expedites the business transacted by the Bank. This is a new system and is also being installed in other Elyria banks, because of its efficiency.

## BURGLAR PROOF SAFES IN BANK

**Diebold Safe and Lock Co., of Canton, Supplied Safe Weighing 50 Tons**

If you place your securities in the Savings Deposit Department of The Elyria Savings & Trust Company, they will be protected by a door from the outside by 100,000 pounds of cold steel. This entrance door is more than 30 inches thick, it weighs 50 tons, it is said to be one of the strongest doors so far installed in any safety deposit department in the State of Ohio. But the tremendous weight of the door is so balanced and the door operates so smoothly, that even a child can open or close it. Just a slight pressure and the unlocked door will swing with ease and grace.

The crane hinge system on which the door swings weighs in the neighborhood of 6 tons. This tremendous piece of steel fits into its opening to the exactness of something like one thousandth of an inch. Some idea of the exactness of this door can be appreciated when one learns that a human hair measures from two to three one thousandths of an inch in diameter. The door is locked into its opening by means of 24 locking bolts, each one of these weighing about 100 pounds. These bolts are so minutely adjusted and work so smoothly by means of gearing devices that it is a very simple operation to lock this huge door into its position. When it is locked by two combination locks, each lock is susceptible of 100,000,000 changes as well as being additionally checked by a four movement chronometer time clock.

The walls and ceilings surrounding the vault are constructed of solid concrete and steel and are twenty four inches in thickness. Steel bars, of which there are six layers in the thickness of the walls are so placed as to resist the penetration of a concrete drill, and are so interlaced with each other in such a manner as to prevent the disintegration of the steel with the use of any explosive in case of any burglarious attack.

The safety deposit boxes provided in the Safety Deposit Compartment are of unusual construction. The vault has a maximum capacity of 6000 boxes. The entire vault, with its huge door were designed and manufactured by the Diebold Safe & Lock Company of Canton, Ohio.

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When the Great Fire of London was raging some Dutch fishermen were among those who battled most strenuously with the flames. As a reward, King Charles granted them a mooring place in the Thames "in perpetuity," but with the stipulation that should the moorings remain empty even two minutes the privilege should lapse. All through the centuries to the present day the Dutch have jealously guarded this concession, and never does a boat leave its moorings until a sister vessel is ready to slip into its place.

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In Cornwall there is a tradition that King Arthur still lives in the form of a raven, and that one day he will be changed back to a man again, and all England will ring once more with his fame.

## ERNIE LEEDALE BARBER SHOP EQUAL TO BEST

There is a reason for every slogan. When Ernie Leedale set the town laughing with his slogan, "Say It Without Wiskers," which was painted on the fence enclosing the location of the New Bank Building, there was a reason. Ernie's barbershop was in the basement of the old Andwur Hotel and with the construction of the new Bank Building it was necessary for Ernie to come up out of the basement and procure a new location. This, Mr. Leedale did and to secure the proper publicity, he had to think of some original slogan to connect his new location with his business. After his assistants had given him a shampoo, a massage and an electrical treatment, and stimulated his brain by special tonsorial experiment, Ernie's brain flashed that epoch-making motto "Say it Without Whiskers."

Mr. Leedale has one of the finest barbershops in this section of the state. He opened his new parlors on June 22nd, 1922, maintaining six chairs, all his equipment is modern. He has surrounded himself by a group of congenial and expert workmen. The boys in his shop look very snappy in their uniforms. The neatness, modern equipment and the general character of his shop make it a very popular place," said a citizen of Elyria.

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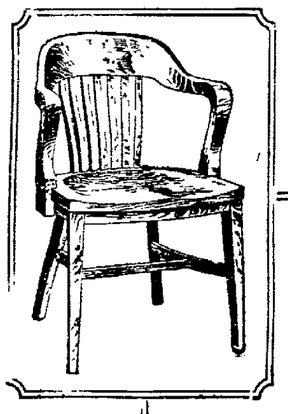
On the average every man, woman and child in GreatBritain pays a little more than $100 a year in taxation.

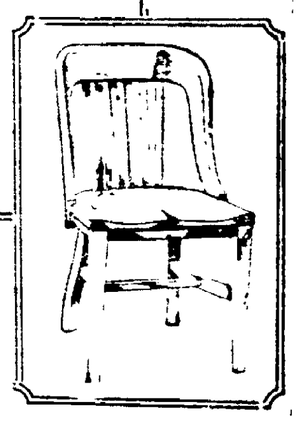
# A Harmonious — Ideal —

The exquisite and delicate touches of the New Bank decorations have been carried out to a fine degree in every detail.

In harmony with this idea, after a diligent search in the furniture markets of the country the B. L. Marble Chair Company was selected to furnish the charming chairs and settees for the banking offices and public rooms of the Elyria Savings & Trust Company. These excellent products are made at Bedford, Ohio, and are sold in Elyria by

The Wilkins-Hurst Co
FURNITURE
FUNERAL DIRECTORS

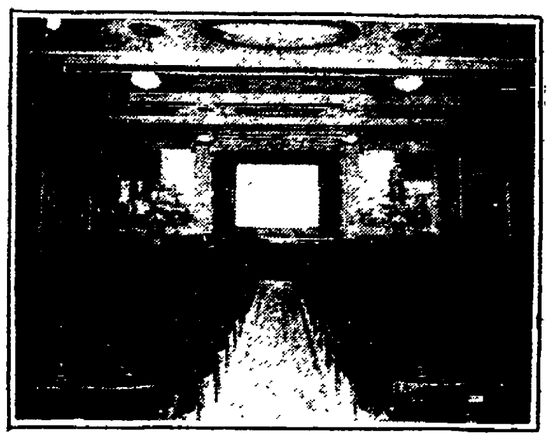
An artistic taste and charm is evidenced in every detail and line.



# Grand Theatre

PRIDE OF ELYRIA

E. J. GEORGOPLE, Mgr.



The genius of the poet is inspired by a flower; the brain of a philosopher is set aflame by a great principle; the imagination of a worthy citizen is enthralled by the thought of a better and more beautiful building for his city.

This was the incentive which caused me to build the Grand Theatre, popularity known as "The Pride of Elyria." To give the people of Elyria a beautiful play-house dedicated to the finer means of entertaining and a more wholesome idea of filmdom, thus marking an epoch in the enjoyment of our citizenship. We spared no expense in our endeavor and believe that the people of Elyria are grateful for our enterprise.

Now another institution has caught the vision and we are to witness the PUBLIC OPENING of the ELYRIA SAVINGS & TRUST COMPANY'S NEW BUILDING. This too is built with the idea of service and embraces an ideal of utility with charm in architectural construction. It means much to our city and community. It will stand forever as a delightful memorial to the men who are building for a better and more beautiful Elyria. The Grand Theatre and its manager, Mr. E. J. Georgople, congratulate these men of enterprise and achievement who are the fountain-head for this most worthy edifice.

(Signed) MR. E. J. GEORGOPLE.

# The Elyria Savings and Trust Co

## Executives and Employees

Theo. T. Robinson, Chairman of Board
Henry W. Ingersoll, Vice Pres.
John Murbach, Vice Pres.
Hugh C. Harris, Vice Pres.
Otis G. Holton, Treasurer
Arthur R. Tite, Secretary

Elmer M. Rice, President
Arthur J. Robinson, Cashier
Ralph W. Standen, Asst. Cashier
N. D. Backus, Trust Officer
R. Jay Fitch, Asst. Treasurer
Alfred F. Beesing, Asst. Sec.

ELEANOR KUSHINSKY . . . . . Teller
KATHRYN HOWARD . . . . . Teller
CHARLOTTE ROBB . . . . . Teller
PHILIP ROBSON . . . . . Teller
KENNETH LORD . . . . . Teller
FRANK YOO . . . . . Teller

MABEL REFENNING . . . Safe-Deposit Dept.
WM. R. COMINGS, . . . Safe Deposit Dept.
BEULAH CLIFTON . . . . . Bookkeeper
KATHRYN STINCHCOMB . . . . Bookkeeper
LOUISE SMITH . . . . . Bookkeeper

CARL RUSSERT . . . . . Bookkeeper
KEITH BROWN . . . . . Bookkeeper
ETHEL SHAVER . . . . . Stenographer
JEFF MORROW . . . . . Collector
JOHN SMITH . . . . . Building Supt.

## Directors

Henry M. Andress
Dr. E. P. Clement
Dr. Chas. H. Cushing
Charles J. Crehore
Ernest J. Crisp
Thomas N. Cook
Nelson S. Fitch
Max Goldstein
Florence H. Hannaford
Fred J. Harpster
Hugh C. Harris
J. Harry Hurst
John B. Halpin
Henry W. Ingersoll
Jacob A. Knechtges
C. D. Lehman
Charles H. Merthe
Irving W. Metcalf
Jacob E. Murbach
John Murbach
Alfred P. J. O'Donnell
J. Ashley Rawson
Theo. T. Robinson
Elmer M. Rice
Horace G. Redington
John A. Reublin
Robert H. Rice
Arthur J. Robinson
Stanley G. Shaw
Arthur G. Smith
Frank A. Stetson
A. E. Taylor
Chas. A. Tite
J. G. Tufford
Frank O. Wilford
Lawrence Webber
Alex Williamson

# CARLISLE PAIR WEDDED 50 YEARS

Mr. and Mrs. Harrison J. Bruce of Carlisle were very pleasantly surprised on their Fiftieth Wedding Anniversary Sunday, April eighth 1923 at their home on the Indian Hollow Road where they have resided during this time.

Decorations were carried out with Golden Hyacinths and Tulips.

Mr. Ira Ives read a very appropriate piece of poetry composed by himself for the occasion. Miss Helen Van Arsdale rendered many piano selections. Mr. J. R. Culbertson on behalf of those present presented Mr. and Mrs. Bruce with a purse of gold pieces.

Those present were: Mr. and Mrs. Charles A. Bruce and son Harold, Cleveland, Ohio; Mr. and Mrs. J. R. Culbertson and son Theodore, of Lorain; Mr. and Mrs. E. A. Seabold and children, Mr. Carl Seabold, of Elyria; Mr. and Mrs. L. D. Van Arsdale and daughter Helen of Carlisle; and Mr. Carleton Hough of Cleveland, and Mr. and Mrs. Ira Ives and children of Carlisle, Ohio.

# MRS. SOPHIA FULLMER DIES WEST OF LORAIN

Mrs. Sophia Fullmer, widow of the late Henry Fullmer of stop 111, West Erie Ave., Lorain, and aunt of Mrs. Amelia Mandeville of this city passed away Saturday afternoon at her home after a short illness, in the 86th year of her age.

She died within a mile of where she was born.

Funeral services will take place at the homestead on Wednesday afternoon at two o'clock, the Rev. Mr. Neumeister, of Amherst, officiating. The interment will be in the Fullmer family lot at Amerherst.

### MEET TONIGHT ON HIGH ELECTRIC TENSION WIRE

LORAIN, April 10.—This evening the council will meet as a whole with citizens and Ohio Public Service Co. officials, to discuss the proposed high tension line over Lake View park. There is organized opposition on the part of citizens in the vicinity of the park to the plan as they claim that there is a possibility of danger to the children who frequent the park during play hours. A large delegation of citizens is expected to be present.

### CORONER PROBES DEATH OF WORKER AT PARTY

LORAIN, April 10. — Coroner Miles Perry yesterday investigated the death of Charles Pernas, 60, who died yesterday at St. Joseph's hospital as a result of a fractured skull received the night of March 30. He was found at the foot of the stairs at an Oakwood avenue home, and it is believed his injuries were the result of a drunken party. No verdict has been given by the coroner, and the police are investigating the case.

### HUNT YOUTHFUL BURGLAR

LORAIN, April 10.—The police are expecting an arrest of at least one of the parties who committed the burglaries at two Leavitt road stores Sunday night. A well-known youthful crook is strongly suspected of having knowledge of the affair.

NEW YORK, April 10.—The president of the Virginian Railway Company here today denied negotiations were under way for the sale of the road to Henry Ford.

For Colds, Influenza and as a Preventive

Take

Laxative Bromo Quinine Tablets

The First and Original Cold and Grip Tablet

The box bears this signature E. W. Grove

30c.

# BOMB KILLS AND WRECKS TWO BUILDINGS

CHICAGO, April 10.—One man was killed and two buildings wrecked in two bomb explosions here early today, the fourth within a week.

Stanley O. King, a musician, was killed when a bomb was thrown at his feet while he was on his way home from a theater. A few moments later a two-story residence in another neighborhood was partially wrecked by another bomb.

Frank Pita, owner of the building, told police he had not received any threats and knew of no enemies who could be seeking revenge.

# STINNES TAKEN FROM TRAIN IN OCCUPIED ZONE

DORTMUND, Germany, April 10.—Hugo Stinnes, the richest and mort powerful industrial magnate in Germany, was taken from a train by French soldiers at Scharnhorst today and imprisoned in a box car while his baggage was searched. Later he was released.

Herr Stines was accompanied by his wife. They were enroute from Berlin to their home in Mulheim. When the train halted at Scharnhorst, in the Ruhr, French soldiers boarded it and passed down the line of sleeping cars. It was shortly after six o'clock and most of the passengers were still in their compartments.

When the French learned that Herr Stinnes was on board they immediately ordered him to dress and accompany them.

Ministers Giesberg and Stegerwald of the Cuno cabinet, who were on their way to Essen to take part in the funeral of the Krupp workers, were detained at the same time as Herr Stinnes. They were soon released.

State Secretary Hamm, who was going to Essen as representative of Chancellor Cuno, was taken from the train at Scharnhorst along with Herr Stinnes, Minister Stegerwald and Minister Giesberg. He was placed under arrest by the French.

Herr Stinnes and his wife continued on their journey.

# 85th Assembly

(Continued from Page One.)

er desire, on the part of the electorate generally, to more thoroughly understand government. With this understanding has come a gradual breaking away of party lines and a demand for a more strict individual accountability of the conduct of public officials," said ARepresentative Atkinson.

"Party responsibility is fast being displaced by individual responsibility. The public official, who formerly hid behind party sponsorship, must now step out into the open, shorn of his party habitment, to be acclaimed, or disclaimed by his constituency.

"How completely the vision of members of the state legislature can be clouded by hasty party action is illustrated by the repeal of the 5-10 mill levy for road building purposes," Representative Atkinson said. "The rural members have just awakened to the fact that their best asset for road building purposes has been taken away from them.

"Under the provisions of this levy, the large centers of population have been paying the major portion of this tax, the proceeds of which were distributed equally among the counties. To illustrate Cuyahoga county has been paying over $1,000,000 as its share of the 5-10 mill levy, receiving, in return but 1-88 of the total fund raised in the state or $48,000.

"Boulevards having been built leading into the cities, the repeal of the levy at this time, when the rural districts should receive their road improvements, was, indeed, poorly advised. Yet, the caucus lash was so effective that not a republican rural member of the general assembly raised his voice against it.

"The Taft taxation bill further illustrates the ability of party leaders to put it over on the unsuspecting member. True, it meets a situation in some of the largest cities in Ohio, but is it right and just to legalize an increase of two mills in every city and village in Ohio to give Cincinnati tax spenders more money?" Representative Atkinson asked.

### APPEALS COURT REVIEW TRUCK LAW LATE TODAY

The court of appeals is still in session and this morning considered the appeal case of Smith H. Stone against Willis Coates, et al, which involves the use of a driveway leading to the plaintiff's house that has been barred by the erection of a gate.

This afternoon it is expected that the cases involving the violation of the Burke truck law will come up for hearing.

At the end of April approximately 100,000 workers in the New England textile mills will receive an advance in wages averaging 10 1-2 per cent.

# PLEADS GUILTY TO THEFT OF $977,233

## Springfield Bank Cashier To Be Sentenced to Pen On Friday

CINCINNATI, April 10.—Worrying more about his physical appearance than about the years in prison that lie before him, Augustus H. Penfield, embezzling cashier of the Springfield National Bank, Springfield, O., today pleaded guilty when arraigned in the U. S. district court on 12 charges involving a total theft of $977,233.50.

"I want to get it over quickly," the defaulter said to Valentine Stolz, deputy federal marshal, when he was awaiting his turn to be taken before Judge Smith Hickenlooper. While waiting, Penfield read three or four times a letter from Springfield, which reached him shortly before he was taken to the courtroom.

A crowd jammed the room, and many of the erstwhile banker's Springfield neighbors were present. But Penfield was calm, and faced the bar without signs of nervousness. His voice was clear.

**Faces Long Term**

Sentence was deferred, but its is expected that Judge Hickenlooper will impose the penalty Friday. Under the law he could send Penfield to prison for sixty years and fine him $60,000, teh maximum sentence on 12 courts, but it is possible that the terms imposed for the various charges may run concurrently, especially in view of the fact that a plea of guilty has saved the government a large sum, as trial expenses have been made needless.

The case of Penfield has attracted nation wide attention. His effort to end his life by slashing his wrists was simultaneous with revelation by A. B. Faris, national bank examiner, of a shortage in the bond department of the Springfield bank, estimated at $600,000. Later estimates placed the deficit at $800,000, and finally at a million.

For 12 years the cashier had played his game, preserving at all times a genial smile that disarmed everyone. The secret was his alone, for not even his wife dreamed that "Gus" was involved in stock transactions that would wreck the bank. Year in and year out, he played carefully.

During the post war hysteria, he almost broke even, but European complications shot the market into channels that he had not figured, so again he sank far into debt to the institution—which knew, not for his cleverness kept all books balanced.

**Talks Freely**

The defaulting cashier was brought to Cincinnati last night from the Montgomery county jail at Dayton. The debonnaire jauntiness and bland serenity of his first few days in a cell were lacking. A prison pallor was marked but a change of scenery enlivened him, he talked freely, even volubly, about his dealings in the market.

"If I remember correctly, my deals totalled $28,000,000, he said. How much I might have made if the stocks had gone as I figured is a big question. Anyway, I didn't make it; instead I lost something more than $900,000. I never have seen a copy of the indictment, but I suppose it covers my defalcations in detail, and I've been told that it places my shortage between 1920 and 1923 at $204,000. I began my dealings in 1919 and lost steadily.

"If the federal grand jury charges that I lost $977,233.50, as I am told, I'll have to accept that figure as correct.

"It is too early for me to make any plans for the future, but I hope that when I am free again I can pay back at least part of the losses due to my deals.

"I am married; have been for 13 years. My wife assured me, when bidding me good bye, that she would be loyal to me throughout my long incarceration, and that will be something to look forward to. It would be too much to ask her to move to Atlanta, but I'm confident I'll find her waiting for me when I am free, and that she'll be ready to help me in my efforts to repay my losses.

"I don't believe I'll ever be able to make good all that I took—you see, I am 48 years old now. But I hope that eventually those who have suffered will receive their money."

**Embezzled $252,622**

PHILADELPHIA, Pa., April 10.—Charged with the embezzlement of $252,622 from the Mercantile National Bank of Pueblo, Colo., C. S. Slaughter, one time cashier of that institution, was today held in $25,000 bail for extradition to Colorado by U. S. Commisioner Manley here.

Slaughter was arrested at the Pennshurst institution for the feeble minded, where he was found working as an attendant at $45 per month.

# MRS. EMMA O. DURKEE DIES AT NORTH EATON

The death of Mrs. Emma O. Durkee, 74, took place this morning on the [illegible] Road, North Eaton, at the home of her daughter, Mrs. Wallace Demaline. The deceased was born in Eaton, and lived there all her life.

She is survived by her husband Orl Durkee, and the following children: Edward [illegible] Grafton, Mrs. Earl Geier, Ashland; Mrs. Wallace Demaline and Eliz[illegible] of Eaton, and Mrs. F. G. McAdo[illegible] Ashland.

Funeral service will be held Friday afternoon [illegible] 1 o'clock at the home of Mrs. Demaline, where she died, and will be private, and at 2 o'clock at the North Eaton Disciple church, of which she was a member. Burial [illegible] Butternut cemetery.

# AMHERST STONE WORKERS ON STRIKE

## Cleveland Stone Co. and Ohio Quarries Co. Workers Respectively Ask 10 and 15 Cents an Hour Wage Raise

AMHERST, April 10—The mammoth quarries of the Cleveland Stone Co. and the Ohio Quarries Co. which has caused this village to adopt the slogan "The Sandstone Center of the World," are idle today as a result of the quarry workers being on strike for an increase in wages.

The Cleveland Stone Co. quarries are completely closed. These workers asks a ten cent an hour increase in wages. All of the Ohio Quarries Co. are down with the exception of the mills. The Ohio Quarry workers are demanding a 15 cent an hour wage raise.

Both big quarry companies have tracks of quarry land stretching a mile in length, a quarter of a mile wide and an eighth of a mile deep.

Strikes or strike talk is an almost annual April occurrence. Usually a compromise is made and sometimes the strike lasts several weeks. Gradually the quarry workers have secured a shorter working day and a more respectable pay than in the years past. As a result of the strikes many expert quarry workers have shifted employments to the factories of Amherst, Elyria, and Lorain.

Quarry work is a seasonable occupation and as such the men contend that they are entitled to a wage accordingly on the same basis as the miners, carpenters and other crafts which work is only steady for only a portion of the year. In addition quarry workers contend that they lose time by being forced to go home when it rains or the weather is otherwise inclement.

The strike comes at a time when all the quarries are primed for a big season and with many orders on the books as the building season gets underway.

The local quarries supply sandstone for most sections of the continent. Grindstones, flagging and curbstones are also made.

All the cutstone plants which artistically carve cornice work and monumental carvings are not expected to be affected unless the strike becomes a long-drawn out affair and the stone now on hand becomes exhausted.

### MOCK COUNCIL MEETING WILL FEATURE BANQUET

AMHERST, April 10—The Business men urge all who are planning to attend the banquet at St. Johns Church at South Amherst to make their arrangements at once. A feature of the evenings festivities will be a mock council meeting. A great deal of fun is expected and a large turnout expected. The ladies are also invited.

### CELEBRATES BIRTHDAY

AMHERST, April 10.—Ruth Marie Hollingsworth, daughter of Mr. and Mrs. Clayton Hollingsworth celebrated her third birthday Saturday afternoon, April 7th when ten of her little friends gathered at her home for the occasion. Those in attendance were Myrtle Franklin, Helen Hollingsworth, Kathryn Stromeler, Janice Holzhauer, Ruth Sondergeidt, Mildred Wragg, Dorothy Wragg, Nelson Schieferstein, Ben Schaeffer, Roy Schaeffer. The little folks all enjoyed the afternoon with games. At four o'clock a delicious lunch was served which was enjoyed by all. Little Ruth received many beautiful gifts.

### HIT BY STONE

AMHERST, April 10.—An accident occured at the Ohio Quarries yesterday when Henry Balzar Jr. 116 years of age was hit in the head with a stone while at work. A large gash was made which necessitated medical aid. Dr. Wiseman had charge of the case.

### GLEANERS TO MEET

AMHERST, April 10—On Thursday evening the Gleaners of the St. Peters Evangelical church will be entertained at the church parlors by Mrs. C. H. Ernst. Misses Helen and Edna Bellar. The usual sewing and needlework will be done and refreshments will be served.

### FULLMER RITES WEDNESDAY

AMHERST, April 10.—The funeral services over the remains of Mrs. Sophie Fullmer aged Lorain county resident and well known in Amherst will be held from the home at 2 o'clock, Stop 111 West Erie avenue, Lorain, Wednesday afternoon. She was a life long member of the German Methodist church here and Rev. M. Neumeister, pastor of the church will officiate. Burial will be made in the family lot in the Cleveland avenue cemetery in charge of George Wickens of Lorain.

### DENEKE RITES WEDNESDAY

AMHERST, April 10.—On Wednesday afternoon the funeral service over the remains of the late Chas. Deneke at 1:30 from the home and 2:00 o'clock from the Lutheran church. Rev. Jordan will officiate and burial will be made in Crown Hill cemetery. C. Zilch in charge of the burial.

### MEET ON WEDNESDAY

AMHERST, April 10.—The Needlecraft Club of the St. Josephs Catholic church will meet at the home of Mrs. Wm. Baker of Jackson street, Wednesday afternoon. All the members are cordially invited.

### PAT WARD INJURED

AMHEST, April 10.—Pat Ward received a very painful injury yesterday while at work at the U. S. Automatic Co. A vise fell on the large toe of his right foot almost crushing it. He was taken to his home where he will be laid up for several days.

### LAST NUMBER WEDNESDAY

AMHERST, April 10.—The last number on the High school Lyceum Course takes place at the opera house Wednesday evening the 11th at which time "The Twins will put on their splendid program. A large attendance is anticipated.

### HAS FINGER CRUSHED

AMHERST, April 10.—Mat Delfing was injured at the U. S. Automatic yesterday when a gasjet with which he was working fell on his finger and crushed it. Dr. Wiseman was called on the case.

### AMHERST PERSONALS

AMHERST, April 10.—Mr. and Mrs. Henry Miller and Mrs. Kate Eppley were Lorain visitors Sunday.

Mrs. W. H. Turner returned from a weeks visit in Lodi.

Cap. Dewing of Lorain was removed from the local hospital yesterday.

Mr. and Mrs. A. P. Roth spent last evening in Cleveland.

Mr. and Mrs. H. O. Finnegan spent the week end with Mr. and Mrs. J. Mahoney in Cleveland.

L. P. Lersch was a Cleveland visitor yesterday.

Many of the farmers have ploughed their ground and have their oats planted.

Mr. and Mrs. Earl Delefield arrived from Williamson and Rochester, N. Y., after a two weeks visit.

Born to Mr. and Mrs. Louis Nemith on the Hageman farm a baby girl.

Mrs. John Ludwig of Forest street was taken to the local hospital for pneumonia.

Mr. and Mrs. R. L. Petty were Cleveland visitors last evening.

Mr. and Mrs. A. Baker and son, Russell were Elyria visitors Sunday when they called on their son-in-law, Clifford Wise who is ill.

Mrs. F. O. Delbridge has bought the buildings of the Klondyke quarrys and will begin at once to tear them down.

Mrs. James Baumhart of Brownhelm will entertain the Krokono Club at her home this evening. The club consists of ten who gather for an evening to play krokono. A lunch is served at the close of the games.

Chas. Bira a foreign section hand on the N. Y. Central who was badly burned Saturday night was taken to the local hospital in Zilch's Ambulance yesterday.

Mr. and Mrs. A. P. Roth were Sunday visitors of Mr. and Mrs. Harry Fowl in Elyria.

Born to Mr. and Mrs. Don Watson a baby boy.

The Norton children are ill with measles.

Mrs. George Carter and Mrs. Henry Sharp visited their father, R. C. Schaeffer at St. Luke's Hospital in Cleveland yesterday.

Mr. and Mrs. Holzhauer of Brownhelm visited Mr. and Mrs. Ervin Standen Sunday evening.

Misses Edith Hellar and Carrie Schmitkons left yesterday for a months visit with the former brother, John Franks at Waterboro, South Carolina.

Mr. and Mrs. Frank Mischka, Mr. and Mrs. R. L. Petty spent Sunday in Lorain as the guests of Mr. and Mrs. Philander.

Mrs. Stough will be one of the hostesses to assist entertaining the Missionary tea of the M. E. church.

Mrs. Pat McGarvey is reported on the sick list.

L. J. Henes visited his mother in Huron Sunday who is ill.

L. J. Henes spent today in Cleveland on business.

# Krupp Workers

(Continued from Page One.)

rectors of Krupps, except the four arrested by the French, walked in the procession.

The services in the cemetery lasted two hours. There were many speeches and much mournful music. Efforts had been made to get Monsignor Testa, the papal investigator, to take part in the funeral, but they failed. He explained that he had been sent to the Ruhr by Pope Pius XI to investigate and he had to be absolutely neutral.

Herr Von Bohlen, in his remarks, mdae no reference to the French. He said in part:

**Stores Closed**

"May the common grief for our dead comrades serve to cement our front and help us to overcome these difficul times, standing together in unity. These men gave their lives for German liberty and dignity. Their lives and their death will remain a cornerstone of Germany's future."

Neither Bertha Krupp nor her mother was present. Both are ill.

A catholic prelate had been dedicated by Cardinal Schulte of Cologne, to preach the funeral sermon. He referred to the death as having been "murdered" and urged his hearers to make all sacrifices for national unity.

Members of the Krupp directorate, both at the plant and at the cemetery, spoke of the dead men "as late members of the Krupp family."

Rev. Dr. Becker, a Lutheran clergyman, declared that "the whole nation mourns the death of the Krupp workers."

Business in Essen was at a standstill all day. All the stores were closed.

Many of the workers in the procession carried flags and it was significant that most of them were the red flag of communism.

## GRAFTON

By Miss A. M. Johnson
Phone 537

GRAFTON, April 10.—The Grafton high school dramatic club will present a three-act play entitled, "Lost, a Chaperon," in the Congregational church on Tuesday evening, April 10.

The meeting of the Loyalty class of the M. E. church Sunday school, which was to be held at the home of Mrs. G. Gardner on Tuesday evening, has been postponed to Wednesday evening on account of the school entertainment.

### KILLS TIME-SAVER BILL

MARION, April 10. — Council last night killed decisively a daylight saving ordinance.

# HARDING'S TOUR WILL START JUNE 20

## To Make Speeches Enroute From Coast to Coast It Was Decided This Afternoon

WASHINGTON, April 10.—President Harding's forthcoming tour of the middle west and Pacific coast will start about June 20, when he plans to leave Washington for Alaska, it was announced officially at the White House this afternoon.

Emphatic denial was made that the president planned to make a political stumping tour out of his trip to the coast.

Mr. Harding resents recent statements, it was officially declared that he is going to cross the country as a potential candidate for the presidency in 1924, and it was made plain that plans for the trip would be cancelled if the newspapers continued to describe the tour in this manner.

At the same time it was stated that Mr. Harding would make a number of speeches enroute to and from the coast, on a variety of subjects including the international court, the railroad problem, and many other current political issues. The president, however, takes the position that when he leaves Washington for Alaska, he leaves as the president of the United States going out to make a perfectly proper series of talks to the people, and not as a potential candidate to succeed himself in 1924.

### $20,000 MARION FIRE

MARION, April 10.—Fire damage of $20,000 resulted early today from a carelessly tossed cigaret stub behind a davenport in the Eagles' Club rooms in the heart of the business center. The Eagles' hall and club rooms were gutted and the shoe store of Smart & Waddell on the ground floor was water soaked. The Nelson jewelry store was also damaged by water. Offices of Dr. Robert S. Dombaugh, City Solicitor George W. Geran and several insurance agents were damaged on the second floor.

## MARKETS

### CLEVELAND PRODUCE

| | |
|---|---|
| Butter, extra, per lb. | 53 1-2 @ 54 |
| Prints, per lb. | 54 1-2 @ 55 |
| First, per lb. | 42 1-2 @ 53 |
| Packing, lb. | 32 @ 35 |
| Eggs, fresh per doz. | 23 |
| Ohio firsts, per doz. | 26 |
| Western firsts, per doz. | 26 |
| Oleo, Nut per lb. | 20 |
| High grade animal oils | 25 @ 25 1-2 |
| Lower grades | 16 @ 17 |
| Cheese, York State, per lb. | 27 @ 28 |
| Poultry, live heavy fowls, per pound | 26 @ 27 |
| Roosters, per lb. | 17 @ 18 |
| Spring Chickens, per lb. | 26 @ 28 |
| Spring Ducks, per lb. | 25 @ 30 |
| Turkeys, per lb. | 25 @ 27 |
| Live Geese, per lb. | 20 @ 22 |
| Apples, per bushel, home grown | 1.60 @ 1.80 |
| Beans, dried navy, lb. | 10c |
| Cabbage, per lb., new | 5 @ 6 |
| Onions, dry, lb. | 4 @ 4 1-2 |
| Onions, green, dozen bunches | 18 @ 20 |
| Lettuce, 10 lb. basket | 50 @ 60 |
| Tomatoes, hothouse, lb. | 35 @ 50 |
| Potatoes, sacks 150 lbs. | 2.50 |
| Sweet potatoes, hamper, | 1.00 @ 1.25 |

## STOCKS

NEW YORK, April 10.—Stocks followed a steady but featureless course in the forenoon trading on the stock exchange today.

Steel and equipment stocks moved over a narrow price range, but the undertone was steady.

U. S. Steel at 106 3-4 held close to its previous level and stock of independent companies ruled fractionally higher. Iron Products rose about one point to 54 1-2. Baldwin rose nearly 1 point to 139 3-8; Cerro De Pasco was a feature in the copper group, rising over 1 point to 49 3-8. International Paper lost one point to 51 3-8.

Willys Overland preferred yielded one point to 64. Phillips Petroleum advanced over one point to 68 1-2.

Sugar stocks continued strong. Cuban Cane preferred advanced about one point to 62 and Punta Allegre 1-2 to 67.

Railroad stocks were neglected.

### CLEVELAND LIVE STOCK

CATTLE: Receipts 190; market slow.

CALVES: Receipts 300; market active. Top $10.50.

SHEEP AND LAMBS: Receipts 750; market steady. Top $11.00.

HOGS: Receipts 2000; markets 10c to 20c higher.

| | |
|---|---|
| Yorkers | 8.75 @ $8.85 |
| Mixed | 8.75 @ 8.85 |
| Heavies | 8.50 |
| Mediums | 8.60 |
| Pigs | 7.75 |
| Roughs | 7.50 |
| Stags | 4.50 |

GRAIN

CHICAGO, April 10 — Grains generally were stronger at the opening today, with some prices, however, showing declines.

Wheat, May 123 1-2 @ 3-4; July 120 1-2 @ 5-8; Sept. 119 5-8 @ 3-4.

Corn, May 78 1-4 @ 38; July 80 7-8 @ 81; Sept. $1 @ 1-8.

Oats, May 46 @ 1-8; July 46 3-4 @ 7-8.

Lard, May 11.60; July 11.77.

### OPENING LIBERTY BONDS

NEW YORK, April 10.—Opening liberty bonds:

| | |
|---|---|
| 3 1-2s | $101.10 |
| Second 4 1-4s | 97.22 |
| Third 4 1-4s | 98.18 |
| Fourth 4 1-4s | 97.29 |
| Victory 4 3-4s | 100.10 |
| New 4 1-4s | 99.40 |

# JAMES NYE, 81, DIES AT HOME IN FIELDS

FIELDS, April 10.—James Nye, 81, died at his home here today. He has been a resident here for fifty-two years. He was a civil war veteran belonging to the 15th and 49th O. V. I.

His wife died two years ago. He is survived by a brother, Adam, of Rochester, Ind., and his son, A. D. Nye. Funeral services will be held at the home on Friday afternoon at 2 o'clock. Burial at Fields cemetery.

### AMMONIA TANK LEAK

The fire department answered a still alarm this afternoon, being called to Hoffman's meat market by a leak in the ammonia tanks. With the use of gas masks the pipes were shut off.

### REDUCE INCOME TAXES

WASHINGTON, April 10.—If the administration goes before congress with a request for reduction in income tax rates, it will provide for decreases all along the line, instead of being limited to the sur taxes on large incomes as suggested by Secretary of the Treasury Mellon, it was announced officially at the White House this afternoon.

### VETO REMEY BILL

COLUMBUS, April 10.—Governor Donahey today vetoed the Ramey bill which would have permitted any officer or member of a police or fire department, to appeal from the finding of the civil service commission to the common pleas court of the county in which municipality is located.

### MORSE TRIAL DELAYED

WASHINGTON, April 10.—Owing to the continued illness of Harry Morse, the trial of Charles W. Morse, New York shipbuilder, his three sons and others indicted on charges of alleged conspiracy to defraud the government, today was again postponed.

### DIES OF BURNS

NEWARK, April 10. — Miss Orpha McLaughlin, aged 25 years, died here this morning from burns inflicted when her dress caught fire from a burning match head that flew across the room setting fire to her clothing.

# Supreme Court's Curtailment

(Continued from Page One)

**Shakes Confidence.**

"There have been some seven or eight vital constitutional questions in the last few years determined by a 5-4 of the highest court. Such a record shakes the confidence of the people in the machinery of the government. I feel that the remedy for this—if it is in our power to do it and I believe it is—is to prove that in all questions where the constitutionality of an act of congress or of a state legislature is involved, it should be necessary to have seven members of the court join it in the finding of constitutionality before the law becomes unconstitutional.

"I am going to introduce my bill to amend the constitution in this respect as soon as the new congress convenes."

The movement was given additional impetus by farm bloc senators who looked upon the minimum wage decree as closing the door to price-fixing legislation. A half dozen bills to stabilize wheat crop conditions by fixing minimum prices were pending when congress adjourned in March and will be reintroduced in the next session.

Samuel Gompers president of the American federation of labor, this afternoon added his voice to the chorus of criticism of the supreme court by declaring that the language of the court's wage board decision "demeans humanity."

"Women and girl wage earners are to be bought over the counter," he said. "Thus does the court put human beings in the class of commodities to be the subject of highly organized commercial traffic."

Gompers said he recalled no recent decision "which so basely sets forth the reactionary viewpoint of wage earners."

"The court say," he continued, "that labor is to be bought just as groceries are bought. To buy labor of a woman in the District is now like buying pigs feet in a butcher shop, according to the learned Justice Sutherland, who wrote the decision. Has the justive never read the Clayton act, which says: 'The labor of a human being is not a commodity or article of commerce.'"

Calling attention to the fact that Chief Justice Taft dissented from the opinion of the court, Gompers said the chief justice "does not hesitate to express his opinions" as was "shown in the child labor decision, but he finds this demeaning of women workers impossible."

**Must Find Way Out.**

WASHINGTON, April 10.—To find some way out of the situation created by the invalidating of the district of Columbia minimum wage law by the United States supreme court, a conference of national women's organizations probably will be called shortly in Washington, Ethel M. Smith, secretary of the national women's trade union league, and a member of the defunct minimum wage board, announced here today.

# ARREST TWO ON A PERJURY CHARGE

Deputy sheriff Claude Bivins went to Cleveland this morning and arrested Harry Sobel and Louis Schneider, indicted by the grand jury on a charge of perjury. The indictments are based on the issuing of stock in the West Side Dry Goods Co. The defendants gave sworn testimony before Walter Watts on Sept. 21, 1917, and among other things declared that certain stock had been issued when it had not, and also that the company had but one stock book when as a matter of fact they had two.

### ERNEST BAKER BETTER

The condition of Ernest Baker of Kipton, who is confined to Elyria Memorial hospital, having suffered a stroke of apoplexy, yesterday, was much improved today.

NOW—YOU'LL LIKE BRAN!

Post's Bran Flakes with Other Parts of Wheat is ready to eat with cream or milk. The bran is specially processed to make it cleansing to the system without irritating the intestines. As it contains carbohydrates, proteins, mineral elements and vitamin of the wheat, it is a highly nourishing food At your grocer's.

A LAXATIVE FOOD

"You Neglected Your Kidneys!"

THAT'S why you have that constant backache, that lameness and soreness, and those sharp rheumatic pains. Don't ignore these warnings! That nerve-racking backache, those headaches, dizzy spells and urinary irregularities are usually easily corrected if treated promptly. But neglect is dangerous. Help your kidneys before it is too late. Use Doan's Kidney Pills. Scores of Elyria folks recommend Doan's. They should help you. Ask your neighbor!

Here's an Elyria Case:

G. M. Bruce, 603 Lodi St., says: "I had backache and sharp, stinging pains went through the small of my back. My muscles were so weak, I couldn't lift. I was lame and sore mornings and I could hardly get up. My kidneys acted frequently. Doan's Kidney Pills bought at Phillips' Drug Store relieved me."

DOAN'S KIDNEY PILLS
60c at all Drug Stores
Foster-Milburn Co., Mfg. Chem., Buffalo, N.Y.

PIANO LESSONS
Special For Beginners
Miss Viola Smith
Call 37761

Money to loan on farm property under Government supervision.
GILBERT BROS.
28 Redington Bldg., Elyria, Ohio

John C. Everard
INSURANCE
Your home is your castle —have you fully protected it?
Now Located in New Bank Building
Suite 205 Phone 3127

CERTIFIED JERSEY MILK
5c Per Glass
From Our Own Farm
Served at
The Sandwich and Coffee Shop
372 Broad St.
In Connection With Finnegan's Bakery

ANNOUNCEMENT
The district office of the New England Mutual Life Insurance Company is now located at 803 Lorain County Bank Bldg., Middle Ave.
PHONE 8177
GEO. G. PEAIRS—H. E. KIRKBRIDE

DRIVING AT NIGHT
With poor lights is dangerous. A new coat of Silver or Nickel will give you better light and improve the looks of your car.
STANDARD MIRROR & PLATING WORKS
140 West Street Phone 27491

Says Dangerous Varicose Veins Can Be Reduced at Home

Rub Gently and Upwards Toward the Heart as Blood in Veins Flows That Way.

If you or any relative or friend is worried because of varicose veins, or burches, the best advice that anyone in this world can give is to get a prescription that many physicians are now prescribing.

Ask your druggist for an original two-ounce bottle of Moone's Emerald Oil (full strength) and apply night and morning to the swollen enlarged veins. Soon you will notice that they are growing smaller and the treatment should be continued until the veins are of normal size. So penetrating and powerful is Emerald Oil that it dissolves goitre and wens and causes them to disappear. It can be secured at any pharmacy.—Adv.

# MAINTAIN HEALTHY, STEADY GROWTH

## New Bank Block Modern Thruout All Its Stories

By ROBERT H. RICE

Though hackneyed, the phrase "a strictly modern bank and office building" seems most adequately to describe the new home of business erected by The Elyria Savings & Trust Company at the corner of Broad and Court streets. For it is modern, complete in every respect, yet free from any of those purely ornamental features which add nothing to its convenience and efficiency as a business home.

A glance at the building directory, carrying as it does the names of many of the leading business and professional men of Elyria, demonstrates that the conveniences of the new home are appreciated by those for whom it was designed.

The exterior of the building, Goss Stock Granite below and special, selected, buffed and matched Indiana Lime Stone above, gives an impression of permanency and beauty. The illuminated display windows on Broad and Court streets serve a three fold purpose to admit light, to add to the architectural beauty of the whole, and to afford an advertising space for the bank and certain tenants of the building.

**Fine Architecture**

Passing through the revolving door, or the regular doors flanking it on either side, one enters the main lobby. Walls and floor of select Tennessee marble welcome the gaze. Ahead opens the banking room, with its great central lobby terminating in the marble stair cases at the rear leading, the one to the Mezzanine floor, the other to the Safety Deposit Department in the basement. On either side of this bank lobby, at the front, are the officers' rooms, and leading back from these, the tellers' cages. On the south side of the Mezzanine floor are located the book-keeping rooms of the bank, each posting machine equipped with its special Safe Cabinet wherein records may be kept. The north side of this floor is equipped as a charming, full-view rest room for ladies, a convenience never before offered to the lady customers of an Elyria bank. The east end of this floor is occupied by the spacious Directors' Room of the bank. The details of these several features of the banking facilities are illustrated by the various pictures appearing in this issue.

Returning to the entrance lobby we find at the south side the two elevators which, operating at a speed of 400 feet per minute, serve the office portion of the building. These elevators, furnished and installed by The Otis Elevator Company, are of the most modern type, protected by every known safety device, equipped with handsome floor indicators to show the position of each car, and with a new self-leveling appliance which automatically brings the elevator exactly to the floor level when stopping.

Above the Mezzanine rise the seven additional stories devoted to offices. And as one steps from the elevator into the marble corridor on any of these floors the first feature to impress one is the light and airy hallway. High ceilings, wide spaces, outside light and air, all contribute to the pleasure of the short walk to any of the offices. And the interior of the office suites is in keeping with the exterior of the building.

**Walnut Finish**

The metal doors, sash and baseboard: the beautiful walnut finish: the tastefully decorated walls: the dust-free cement floors, all add to the comfort and beauty of the offices. The window frames on the north, east and west sides of the building, furnished, as was all the mill work in the building, by The Elyria Lumber & Coal Co., are all equipped with Williams Reversible Sash furnished by The Williams Pivot Sash Co., of Cleveand, a feature which adds much to the convenience of the tenants of the building, permitting the washing of windows even in freezing weather entirely within the room with the window closed, they simply turn the window inside out, so to speak. All windows on the south side of the building are steel sash and frames, equipped with special wire glass to avoid any fire hazard in case of the erection of another building on that side.

One of the most pleasing and distinctive features of the whole building is found in connection with the window sills—for the sill of each window in the entire building is of special Tennessee Marble.

The general excavation work, performed by The H. Rammerman Co. of Cleveland, was finished on April 27th, 1922. The actual construction work has taken not quite one year but the general contractors, The Hunkin-Conkey Construction Co., Cleveland, have constantly avoided the slighting of any feature of the work for the sake of short-sighted desire for speed.

The painting of all office space was done by The O'Donnell Paint & Wall Paper Co of this city, while the decorating of the banking room Mezzanine floor, Directors room and Safe Deposit Department was done by the Jos. F. Sturdy Company of Chicago. The decorations on the walls and ceilings of the main banking room and Directors' Room are said by critics to be the finest in any city unless perhaps it be New York or Chicago. And wagers have been offered by those most competent to judge that nothing can be found even in these cities to equal, much less excel them.

**Metal Furniture**

All glass in the building, both plain and wire, was furnished by The Pittsburgh Plate Glass Co. The complete plumbing and heating system, most modern in every respect, was installed by The Kobitz Plumbing & Heating Co of Cleveland, with most of the work done by local skilled workmen. The electrical work, including the beautiful fixtures in the main banking room, Frink reflectors and all office fixtures were furnished by The Enterprise Electric Co.

All furniture in the main banking room is metal, and the metal filing equipment in each cage, especially designed to meet the particular needs of the department using that cage, is wonderful in its completeness. The most modern means of inter-communication are installed enabling the man in any department of the bank to at once secure any desired information from any other department. The safety devices, including the alarm system, are both "fool-proof" and complete the most modern to be had.

The plain and ornamental plaster work in the bank section and in the offices and corridors, done by the Bagnall Taylor Co. of Cleveland, is a striking feature of the building.

Each office is equipped with metal Conduo Base, furnished by the Dahlstrom Metallic Door Co., of Jamestown, N. Y., and permits the installation of new wiring, or the change of location of telephones, desk lights and similar appliances, without the annoyance incident to the removal of wood or ordinary metal base. All wires are carried completely around each office in this special conduit built into the metal baseboard.

**Safe-Deposit Vaults**

The bank vaults, safe-deposit vaults and their equipment furnish material for a complete story in themselves. But their strength, beauty and safety can be appreciated fully only when actually seen.

Each floor of the office section affords space for from nine to fourteen office suites, practically all of which are already occupied under long term leases.

Every care has been taken by the architects, Messrs. Walker & Weeks of Cleveland and The Hunkin-Conkey Construction Company to see that none but the finest of material and workmanship went into the construction of the building. And as a result Elyria has today as fine a bank and office building as can be found in any city of the country, regardless of size. Fireproof in every respect; equipped with every convenience, from drinking fountains and individual floor directories in the office corridors to special customers rooms in the safety deposit department, it stands a source of pride to all Elyria, and a credit to every firm and individual who had a part in its construction. A home of business, complete as a home should be!

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It is believed that the banana plant is practically perpetual; the exact age when bearing ceases has never been determined.

## HOW BANKER-FARMER EXCHANGE PLAN AIDS BETTER AGRICULTURE

### Buyers and Sellers Brought Together by Field Experts Who Secure Square Deal for Both Parties; Quality of Farm Products Improved.

By D. H. OTIS,

Agricultural Director, American Bankers Association.

THE RAISING of first class cattle and the planting of pure-bred seeds take but little, if any, more time than inferior cattle and inferior seeds. With improved livestock and dependable seed the earnings of the farmer are sure to increase in volume and value. That thought was the forerunner of the Banker-Farmer Exchange idea, a plan by which the banker might aid the farmer toward the possession of better cattle and the production of better crops and find a ready market for his surplus.

D. H. Otis

The Banker-Farmer Exchange plan was proposed in 1919 by the Agricultural Committee of the Wisconsin Bankers Association, of which the chairman was Burton M. Smith, now chairman of the Agricultural Commission of the American Bankers Association. To get it started, bankers of Wisconsin subscribed to a guarantee fund of $10,000, covering a period of two years.

After three years of operation, during which time there has been opportunity to give the plan a thorough test, the Exchange has been found to be an actual and a distinct help to farmers, and, incidentally, to the banks of farming communities.

**How the Exchange Works**

The idea is worked out as follows:

Any farmer in the state who has any grade or pure-bred livestock for sale can step into the bank where he does his banking business, and, on blanks furnished to the bank, can list what he has to offer, giving the number, age, color, records, price, etc. Any farmer, on the other hand, who wishes to purchase a horse or a cow, or even a carload of stock, can notify his banker of the kind and number of stock he wishes. These listings are sent to a central office, where the prospective purchaser is put in touch with the listings of stock for sale that come nearest to meeting his requirements, and which are situated as close as possible to his locality.

With the development of the work of the Exchange, we found that there was a large number of inquiries coming in for carload lots of improved dairy cattle. In order to handle these buyers efficiently, it was necessary to secure reliable field men. This was done by getting in touch with local banks and having the banker recommend a reliable man who was a good judge of stock, who was well acquainted with the farmers and commanded their respect, and who was in a position to meet buyers with his automobile and take them from farm to farm, show them the stock that was for sale, and, when found satisfactory by the buyer, help in assembling, testing and shipping.

**The Services of Field Men**

These field men are expected to keep posted on the livestock for sale in their respective communities. They are to steer the buyers away from herds that are known to be affected with tuberculosis, or that have contagious abortion. In other words, these field men are expected to give a square deal to both the seller and the buyer. For the services rendered by the Banker-Farmer Exchange, including the services of the field man and his automobile, the buyer pays a 5 per cent commission. This commission is divided equally with the local field man.

During 1922, the Exchange experienced a marked growth. It had inquiries for over 12,000 head of dairy cattle, an increase of 50 per cent over the preceding year. The records show 58 carloads sold, as compared with 23 carloads in 1921. Of these, nine carloads went to the state of Maryland, eight to Illinois, four each to Ohio and Minnesota, three each to Iowa, North Dakota and Missouri, two each to Montana, South Dakota, Florida, Mississippi and Canada, and one each to Washington, Michigan, Indiana, Georgia, New York and Kansas. The balance were sold to parties in Wisconsin.

**Sales Greatly Increased**

The value of the livestock sold during the year amounted to $115,575, as compared with $37,092 in 1921. The business transacted during the year showed an increase of over 165 per cent.

An encouraging feature of the work is found in the repeat orders. Buyers seem to be pleased with the service they have received and are not only coming back themselves, but are referring others to the Exchange.

Another encouraging feature of the work is the increased interest that is developing in the state. Parties are writing the Exchange for bulls with records and of certain lines of breeding, and are also writing for cows and heifers of foundation stock. With the development of this type of work, the Banker-Farmer Exchange will be of material assistance in developing and improving the livestock of the state.

## SHADES FOR NEW BANK BUILDING SUPPLIED BY MERTHE CO.

The C. H. Merthe Company furnished the window shades for the entire new Bank Building, and furnished a large number of rugs and curtains for several of the offices in the Building.

These Damasko hand-made cambric shades are the finest opaque shades, made of smooth texture and unexcelled coloring. They have a great resistance and can be used for a long period of time without cracking. Their lightness and pliability makes it very easy for them to be rolled up. The shades which you will see in the Bank Building give you a fair idea of what the Merthe Company can do in supplying materials for offices, buildings, hotels, clubs, lodges, churches, factories, and in fact all public institutions.

"Our Window Shade Department can supply you with shades in all sizes and colors. Some of the shades which we have are the Venetian Striped Holland Shades (plain and fringed), Sun-Fast Holland Shades with full range of colors, Damasko Hand-made Cambric Shades, Star Oil Hand-Made Shades Linoleum Shades, Quaker Casement Nets, and Austrian Shades. This department like all other departments, of our store, are under the direct supervision and direction of experts. We have a wide range of materials and can serve the public in any capacity which they desire," said a representative of the Merthe Company's store.

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James Duncan, who has resigned the presidency of the Granite Cutters' International Association, has filled the position for nearly 30 years.

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In order to keep the Ohio River open to traffic the year round, the Government is planning to build an elaborate system or thirty or more dams and locks.

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David Garrick could memorize a part after reading it once.

## KIDDIES' SCHOOL SAVINGS GROW

### Deposits Over Four Million Dollars in Few Months; Boys and Girls Own Balances of $14,000,000

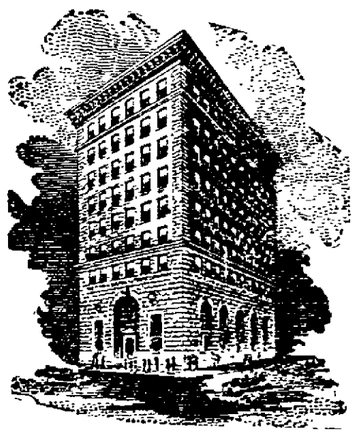
Savings of pupils through school savings banking systems in the United States during the first part, ending January 31, of the present school year, totaled $4,426,000, according to reports compiled by the Savings Bank Division of the American Bankers Association. The total for the school year will be over $7,000,000 if the deposits continue at this rate, as compared with five and a half million dollars for the previous school year.

The number of pupils reported as participating in the school savings systems on January 31 was 1,534,146, as compared with 1,271,000 last year, 800,000 the previous year and 462,000 in the school year ending in 1920. In schools which have savings banking systems the proportion of enrollment which participates is tending to increase. Teachers and bankers who interest themselves in the movement make every effort to obtain a place for their systems on the honor roll published semi-annually by the American Bankers Association through its Savings Bank Division.

**Savings Balances Double**

The reported bank balances owned by the pupils have more than doubled already in the current school year, January 31 showing $14,000,000 as compared with $6,382,000 on June 30, 1922, and $4,424,000 on June 30, 1921. While the increased balances reflect improvement in industrial conditions, it is probable that part of the increase is statistical, due to improved accounting methods.

An important feature of school savings banking, on which no statistics can be obtained, is the extent to which the teachers are inculcating thrift in money matters and the advantage of saving systematically a part of all income. This is the basic purpose of school savings banking, the collection of deposits being deemed as only an item in the broad program of thrift education in the schools. The National Congress of Mothers and Parent-Teacher Associations is on record as giving "unqualified assistance to the establishment of thrift instruction as a regular part of the curriculum of the schools of our country."

The Bagnall-Taylor Co.

555 Hippodrome Annex Bldg.
Cleveland, Ohio

The Lathing, Plastering and necessary materials for the new bank building were furnished by our company and the work accomplished through our organization.

The more difficult the job the more ready we are to serve.

HOSTESSES

May we be honored by a visit at the opening of the New Bank Building. We will act as hostesses in our distinctive hat shoppe upon this function and are holding open house on this occasion.

The Josephine Hat Shoppe

Rooms 211—12—13
Elyria Savings & Trust Co. Bank Bldg.

C.H.Merthe & Co
Elyria's Leading Department Store
"On the corner"

Window Shades for the Entire New Bank Building Supplied by the C. H. Merthe Co.

These Damasko Hand-made Cambric Shades are the finest Opaque shade made, smooth texture and excellent coloring. They wear without cracking, are light and pliable and roll up easily.

CONTRACT DEPARTMENT

We are prepared to take care of all contracts for interior decorating, floor covering, and window shade work for hotels, clubs, public institutions, lodges, factories, churches, as well as private homes. Estimates furnished free.

WINDOW SHADE DEPARTMENT

Here you will find shades in any size or color desired. As for price, suffice it to state that we're maintaining our reputation in this respect and every item is marked at a notably reasonable figure.

VENETIAN STRIPE HOLLAND SHADES

White and Ecru only. Plain and fringe. Sunfast Holland shades; full range of colors. A pure linen shade that can be laundered.

DAMASKO HAND-MADE CAMBRIC SHADES

The finest Opaque shade made; it wears without cracking, is light and pliable, rolls up easily, smooth texture and fine coloring.

STAR OIL HAND-MADE SHADES

Full range of colors, made in widths from 38 to 150 inches, solid colors and duplex.

LINOLINE SHADES

Made in 36 inch only. Colors: Green, White, Cream. A moderate priced shade.

QUAKER CASEMENT NETS

For Lace Shades, trimmed with lace and fringe.

AUSTRIAN SHADES

In widths up to 72 inches. Trimmed with lace and fringe.

C.H.Merthe & Co
Elyria's Leading Department Store
"On the corner"

# The Elyria Savings and Trust Co

## An Architectural Description of the New Banking Room

A little over a generation ago, banking and banks were austere. The family was very much upset when father found it necessary to see Banker Brown. There was the early morning start, the long drive to town and a feeling of tension and "I wish he didn't have to go." In the intervening years there has come a great change. Today the father, mother and children put their banker on the same plane as the family doctor or the minister, a sure, safe, never failing friend. The new building and banking room of The Elyria Savings and Trust Co. is a concrete expression of this change from austerity to the most genial of atmospheres and to cordial comfort for all concerned, a place where you at once feel at home.

The exterior of the building as viewed from either Court or Broad street is a fitting architectural addition to the city, standing clearly out as the most prominent feature of Elyria's business section. The base is of granite and the rusticated stone work Selected Buff Indiana Limestone. From Court street the entrance is either through revolving doors or bronze swinging doors at either side. A spacious vestibule, marble lined to the cornice, is between the entrance doorway and the banking room. A separation between the vestibule and banking room is produced by a bronze and glass screen, so open in character that one does not really feel that there is a vestibule. This screen opens to the left into the Elevator Lobby and Staircase Hall. Here two high speed, spacious elevators carry passengers to the upper seven floors, a glance at the directory of which reveals the names of the most prominent professional and business men of Elyria in beautifully furnished, well lighted, perfectly appointed, luxurious offices.

Entering the banking room there is a feeling that The Elyria Savings and Trust Co. are cheerful people and have instructed their architects shall express the spirit of thoughtful helpfulness in comfort, form light and convenience. As the right is what is known as the technique as the Officers Space, spacious, light, [illegible] that seems to say "Come In." Opening off the Officers Space [illegible] conference room where officers of the bank and business men or their clients may withdraw for extended or private conference. This conference room is large enough for group meetings and will be found a great convenience by down town Elyria.

A visitor is attracted by the new type of screen which divides the tellers spaces from the public space. The base of this screen is of Black York Fossil Marble, above this is specially selected Gold Green Tinted Sienna Marble and the ledge working table of Polished Black. The actual glass and metal screen, above the marble is unique in design and finish. There is a Mezzanine floor directly above both the Commercial Department and the Savings Department extending the full length of the room. These Mezzanines are [illegible] of access by means of a marble staircase at the rear of the Banking Room. On the spacious, well lighted, South Mezzanine is located the entire Bookkeeping Department of the bank. On the North Mezzanine and overlooking Broad street are four open bays, each comfortably furnished for patrons of the bank to use as conference or [illegible]. The metal portions of the banking screen are a novel perforated [illegible]—the color a silver steel grey accentuated with black and gold. The architectural treatment of the whole room has been very carefully [illegible]ed. The observer will be interested in the unity obtained by the [illegible] of the lighter color of the walls in the detail ornament of the [illegible]. While the [illegible] mingles with rich reds and blues, rich in color and design, the screen [illegible] whole room is attractive yet unobtrusive in the comfortableness [illegible] when it invites and welcomes the neighborhood and the old [illegible] the bank. It impresses one as a modern business work room where [illegible] money has been wasted or extravagantly spent but where the [illegible] and very [illegible] equipment has been installed for the swift, accurate [illegible] safe conduct of the constantly growing business of The Elyria Savings and Trust Co.

On the Broad street side of the banking room are the commercial tellers' [illegible] on the opposite side [illegible] and [illegible] windows, on the [illegible] side there are [illegible], a total of twenty [illegible]. The [illegible] wood tops of detached bank [illegible] the officers space is the [illegible] of the banking hours. At [illegible] Back of the [illegible] and protected by burglar [illegible] check [illegible] tellers, [illegible] [illegible] protected in [illegible] fixtures are [illegible] to prevent glare and [illegible] for tellers and burglar [illegible].

The banking room [illegible] striking example of [illegible] generation. In front [illegible] by a [illegible] table [illegible] the Trust Department where is located the Trust Officer. Every man and woman must die sooner or later. People who think, no longer leave their estates to be administered by a relative who often finds it impossible to give it the time or who, although well meaning, is incompetent or lacks the keen business training necessary to successfully carry out their wishes, but they name as executors a strong bank like The Elyria Savings and Trust Co. who never go out of business, who never die and whose activities never cease. Certainly this is the safer way. Here will be found a well organized, smooth running Department well fitted to do this important service.

Next in order will be found six windows given up exclusively to the Savings Department of the bank, a window for the Collections, Foreign Exchange, Drafts, Christmas Money Club and Statements, come in rotation and at last opening directly off the Main Lobby is the Junior Department, which is an ovation and is described at length on another page of this section. Convenient staircases take one down an easy flight where is located the Safe-Deposit Department, on which all the latest engineering skill has been enlisted to install a vault worthy of the treasures to be guarded and the security of which is to be guaranteed by The Elyria Savings & Trust Company. You will find further description of this Department on another section.

It is essential that the Directors of such an institution have a room where [illegible] without confusion and disturbance, decide and establish policies and details of procedure. Such a room has been provided on the Broad street Mezzanine and access lies from the vestibule and Elevator Lobby. This room is in good taste and comfortable but [illegible] simplicity or elegance. A high wainscot of wood and plaster has given the decorator an opportunity for a happy blending of [illegible] of the simplest beam design but made interesting and [illegible] much a part of the room by the decorative treatment between [illegible].

Throughout the structure and the Banking Room there has been [illegible] fitness of purpose and design. It is evident that the Board has desired to express itself in enduring materials and [illegible] construction. The bank of today is becoming a more and more intimate friendship [illegible] the bank's officers, their [illegible] clients and the public. The Elyria Savings and Trust Co. has in their new building and Banking Room made this triple relationship comfortable and delightful for all concerned.

# WHY AN ESCROW?

**BY THE GUARANTEE TITLE & TRUST CO.**
**Elyria and Cleveland**

Persons buying, selling or negotiating the sale of real estate or loaning on real estate, will be interested in the subject of escrows, only as it has practical application and advantages to themselves.

The purpose of this article is to point out in a brief way, the real advantages and show that the consummation of a real estate transaction in escrow is the most satisfactory way to all parties concerned.

What is meant by an escrow?

The word itself is as old as the law; but the practical, modern application of the term simply means: the depositing of the seller's papers, together with his instructions, with the escrow agent, and the depositing of the buyer's funds with the same party accompanied by his instructions; to the end that both parties' intentions shall be carried out and each receive that to which he is entitled from the transaction, when the escrow agent shall have complied with both parties' instructions.

The piractical, every-day application of escrow service to people buying and selling real estate is this: They meet at the office of the escrow agent, where each party gives information as to his understanding of the terms of the deal. All points to be covered, such as the question of taxes, terms of mortgages, adjustment of interest, fire insurance, etc., are discussed by either the parties themselves, or their attorneys. Thereupon an escrow agreement, containing all instructions is prepared, setting forth that: the seller has deposited with the escrow agent, his evidence of title, deed and assignment of fire insurance policies, and any other necessary papers, and that the buyer has deposited his funds, mortgages, etc. The escrow agreement provides that the papers may be filed, funds paid to the seller and the adjustments made, when the title has been examined and found to be in the condition contemplated.

Now, as to the advantages of this procedure.

(1) Consistency demands an escrow. The buyer is interested in knowing the conditions of the title, surely in all events, up to the time he considers purchasing the property, then why not up to and including the time of filing the papers and the paying over of his money? Without an escrow the buyer can only ascertain the condition of the title up to an approximate date, necessarily a day or more prior to the delivery of the deed; whereas, in escrow, he has named as a condition of using his money, that the title be in a certain condition, in his name. This is entirely fair to the seller, because, if his title complies with the conditions of the escrow agreement and the deed is filed, he is at once paid the money by the escrow agent.

(2) The buyer has the advantage of raising part of his purchase price by mortgaging the real estate and using the mortgagee's funds towards the purchase of the property, the mortgagees being willing to deposit their funds with instructions that protect them.

(3) The one loaning money to the buyer of the real estate is protected, in that his funds are not used until his mortgage appears on record and as a first or second mortgage, as he has instructed.

(4) When the escrow agreement is signed and the funds are deposited, the seller has the advantage and satisfaction of knowing that during the time the title is being examined he is certain that the transaction will be completed providing his title is as represented.

(5) The seller also has an advantage in that he may instruct the escrow agent to use the funds, which become his upon the filing of the papers, to pay off present encumbrances and liens not assumed by the buyer. In this manner the seller is not required to advance other money in closing the transaction.

(6) Both parties have the common advantage of knowing that all computations of interest, rents, fire insurance premiums, etc., will be made in an accurate, careful manner by individuals especially trained in such work. The parties to the transaction are thereby relieved of these burdensome details.

(7) Fire insurance will be transferred and mortgage clauses attached promptly upon the filing of the papers, which is a very important thing to all parties concerned.

(8) Real estate agents, who have negotiated a sale, are according to law, entitled to their commission without any further work. The agents wishing to give their clients full service and to see that the transaction is eventually properly closed may accomplish this result by having the transaction placed in escrow.

Attorneys, real estate men and people interested in the buying and selling of real estate in Cleveland and Lorain county recognize that The Guarantee Title and Trust Company who recently purchased the Lorain County Abstract Company, has the oldest, largest, best equipped and most efficient Escrow Department in Ohio, and a very courteous organization, where the parties to the transaction, the agent and the attorney receive every consideration.

We will also open a Loan Department and will be able to entertain loans on first mortgages up to 50 per cent of our found appraised value. This will include loans upon property within the corporate limits of the two cities, Elyria and Lorain.

We expect shortly to have an abundance of life insurance funds to place on first mortgage loans under like conditions as described above.

# HOW THE GAP WAS BRIDGED

By J. H. PUELICHER,
President of the American Bankers Association.

We sometimes hear hopelessness expressed over the prospects of solving the problem of the relations between employer and employee. In at least one great business the way has been found. The same principle can be applied to solving it for others.

J. H. Puelicher

Twenty - five years ago bank clerks were not elevated to official positions. Usually a successful man in some line of endeavor, who had accumulated sufficient, purchased that little closing glory, a bank presidency, to wind up his career.

The bank clerk had to start as messenger with a very insufficient salary and was usually employed at twelve or fifteen years of age. He learned something about the practical working of the bank but very little about general theory. The president knew something about the theory of business but mighty little about banking. Consequently banks did not arrive at the degree of efficiency they have obtained in the last few years through meeting the greater requirements of the nation's commercial life.

There came a time when a few ambitious men hoped to bridge the gap from a clerkship to official position. They first organized clubs to study in their own banks the theory and practice of banking. Then those who had a larger vision began to invite clerks from other banks to sit in the study clubs. Soon the study club became a community club.

Twenty-one years ago, three hundred of these men met in Cleveland. At that time there were just three chairs of commerce and banking in the universities of the United States. These men did not know where to turn for instructors. Bank officers frequently volunteered to help them. Those three hundred have grown into a study club of 54,000 men and women today. It is now called the American Institute of Banking. The Institute is composed of the officers of banks and the clerks of banks. The line of demarcation has vanished. They are professional associates.

What has been accomplished in banking—this linking together of the interests of all those who are getting their livelihood from the same business—will some day solve the problem between capital and labor. That is the only way we can hope to do it. People deriving their income from one business must have a common purpose, not an antagonistic purpose. As they come to be professional brethren in the business, their troubles will be solved.

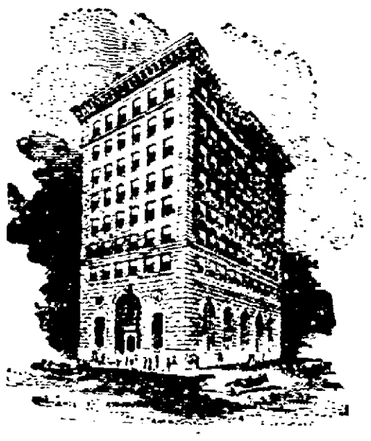
Coffea arabica, the tree from which we get our coffee, when under cultivation is not allawed to exceed 12 feet in height, but when wild sometimes reaches 20 feet.

Motor traffic is so heavy in London that roadways are now built upon concrete foundations twelve inches thick, instead of six inches as a few years ago.

# Walker & Weeks

Architects

1900 Euclid Ave.
Cleveland, O.




# NINETY PERCENT OF THE ACTUAL FLOOR SPACE OF THE NEW BANK BUILDING ALREADY OCCUPIED

| | |
|---|---|
| **SECOND FLOOR** | |
| C. M. ACKERMAN, Doctor of Optometry | SUITE 205 |
| JOHN C. EVERARD, Insurance | SUITE 205 |
| FARMERS & CITIZENS MORTGAGE LOAN CO. | SUITE 205 |
| THE GRACE BEAUTY PARLOR | SUITE 222 |
| THE JOSEPHINE HAT SHOPPE | SUITE 211 |
| THE LORAIN COUNTY AUTO CLUB | SUITE 225 |
| DR. BERNARD MC DONALD, Dentist | SUITE 200 |
| HENRY MILLER | SUITE 225 |
| DR. G. E. MOYER | SUITE 200 |
| **THIRD FLOOR** | |
| FRANK S. ATKINSON | SUITE 327 |
| CADILLAC VENEER CO. | SUITE 300 |
| THE HUNKIN-CONKEY CONSTRUCTION CO. | SUITE 327 |
| DAVID HYMAN, Attorney | SUITE 305 |
| H. W. INGERSOLL, Attorney | SUITE 300 |
| OBERLIN MACHINERY CO. | SUITE 300 |
| R. S. SILSBEE, Architect | SUITE 313 |
| EDWIN TURNEY | SUITE327 |
| W. A. WALSH | SUITE 327 |
| **FOURTH FLOOR** | |
| A. C. CORFMAN, New York Life Insurance Co. | SUITE 402 |
| HENRY HEIDRICH, Conractor & Insurance | SUITE 400 |
| THE HIGHWAY CONST. CO., Road Building | SUITE 414 |
| SAMUEL T. HORVITZ | SUITE 414 |
| DR. F. A. HUMPHREY, Optometirist | SUITE 426 |
| THE JOHN KAISER & BROS. CO., Contractors | SUITE 405 |
| GUST KOLINSKI, Insurance | SUITE 408 |
| CHAS. J. SARTOR, Investments | SUITE 408 |
| F. A. STETSON, Attorney | SUITE 402 |
| TILLOTSON & WOLCOTT, Bonds | SUITE 408 |
| C. M. WILLIAMS, New York Life Insurance Co. | SUITE 402 |
| **FIFTH FLOOR** | |
| DR. H. J. AUSTIN | SUITE 517 |
| DR. J. ED. BETTERIDGE, Dentist | SUITE 502 |
| DR. O. E. BRODBECK, Osteopath | SUITE 514 |
| DR. A. T. GLEW, Dentist | SUITE 505 |
| GEO. H. HILL, Insurance & Real Estate | SUITE 525 |
| CHAS. M. HILL, Berkshire Life | SUITE 525 |
| LESLIE MC NELLY, Real Estate | SUITE 525 |
| C. J. MILLER, O. D. Optometrist | SUITE 500 |
| UNION MORTGAGE CO., Bonds | SUITE 525 |
| ARTHUR G. SMITH | SUITE 519 |
| KENNETH M. WHITEHEAD, Investments | SUITE 525 |
| **SIXTH FLOOR** | |
| THE ELECTRO-ALLOYS CO. | ROOMS 613-621 |
| DR. S. F. BASINGER | SUITE 622 |
| A. L. GARFORD | SUITE 613 |
| DR. GEO. GILL, Ear, Eye, Nose, Throat | SUITE 608 |
| DR. W. B. HUBBELL | SUITE 602 |
| DR. J. G. WHERRY, Dentist | SUITE 606 |
| **SEVENTH FLOOR** | |
| JOHN CROZIER CONAWAY, Attorney | SUITE 722 |
| DR. C. H. CUSHING | SUITE 702 |
| FRED HOUGHTON, Securities | SUITE 711 |
| LORAIN COUNTY SAVINGS & LOAN CO. | SUITE 714 |
| CHAS. L. MORSE, Insurance | SUITE 717 |
| J. K. NECE, Attoney | SUITE 711 |
| DR. H. D. REYNOLDS, Chiropractor | SUITE 727 |
| DR. B. E. SAUNDERS, Dentist | SUITE 707 |
| HOWARD B. SOMERS, Insurance | SUITE 717 |
| DR. H. C. STEVENS, Physician and Surgeon | SUITE 719 |
| FRANK WILFORD, Attorney | SUITE 714 |
| **EIGHTH FLOOR** | |
| DR. E. P. CLEMENT | SUITE 802 |
| PHILIP FLOOD, JR., Real Estate & Insurance | SUITE 822 |
| HARRY FOWL, Ohio National Life Insurance | SUITE 822 |
| DR. R. V. GAMBLE | SUITE 819 |
| J. L. HORNBACH, Ohio National Life Insurance | SUITE 822 |
| DR. W. H. HULL | SUITE 805 |
| DR. R. E. JACKSON, Dentist | SUITE 817 |
| DR. F. A. LAWRENCE | SUITE 827 |
| DR. M. E. PERRY, Dentist | SUITE 808 |
| R. J. SPEAKER, Ohio National Life Insurance | SUITE 822 |
| STROUP & RICE, Attorneys | SUITE 814 |

# The Elyria Savings and Trust Co.

## OHIO'S MOST MODERN SAFE-DEPOSIT DEPARTMENT

A very important part of the new home of The Elyria Savings & Trust Company is its splendidly arranged and perfectly appointed Safe-Deposit Department, which is located immediately below the main banking room and is approached by a double marble staircase leading off the end of the lobby. This department consists of a main lobby, an attendants lobby, six large coupon booths and one large conference room affording the box owners the strictest privacy, a rest room for ladies and a smoking room for men, all mechanically ventilated so that the air is at all times as fresh and pure as it is out doors.

On entering this department of the bank, one is at once impressed by the large and massive vault designed and manufactured by the Diebold Safe and Lock Company. This vault, from a point of proportionate massiveness, quality and security, ranks with the very finest in this section of America. The entrance leading into the vault is guarded by a heavy steel door presenting a most astounding sight. This entrance door is more than 30" thick, inclusive of its locking and bolting devices. The door with its frame will weigh little short of 100,000 pounds or 50 tons, and is the strongest door so far installed in any Safe-Deposit Department in the State of Ohio.

The big circular door operates on ball, roller and crown bearings and is equilibrated on a crane hinge so smoothly that the application of but a few pounds of pressure will swing its tremendous weight in either direction. The crane hinge system, on which the door swings, alone weighs in the neighborhood of 6 tons. A very significant fact about this door is that it fits into its opening to the exactness of something like one thousandth of an inch. A human hair measures from two to three one thousandth of an inch in diameter.

The door is secured into its opening by means of twenty-four locking bolts, each of which weigh in the neighborhood of 100 pounds. These bolts operate so smoothly by means of gearing devices that a child can throw them with the hand wheel on the outside of the door and they are held in locked position by two combination locks, each susceptible of 100,000,000 changes as well as being additionally checked by a four movement chronometer time lock.

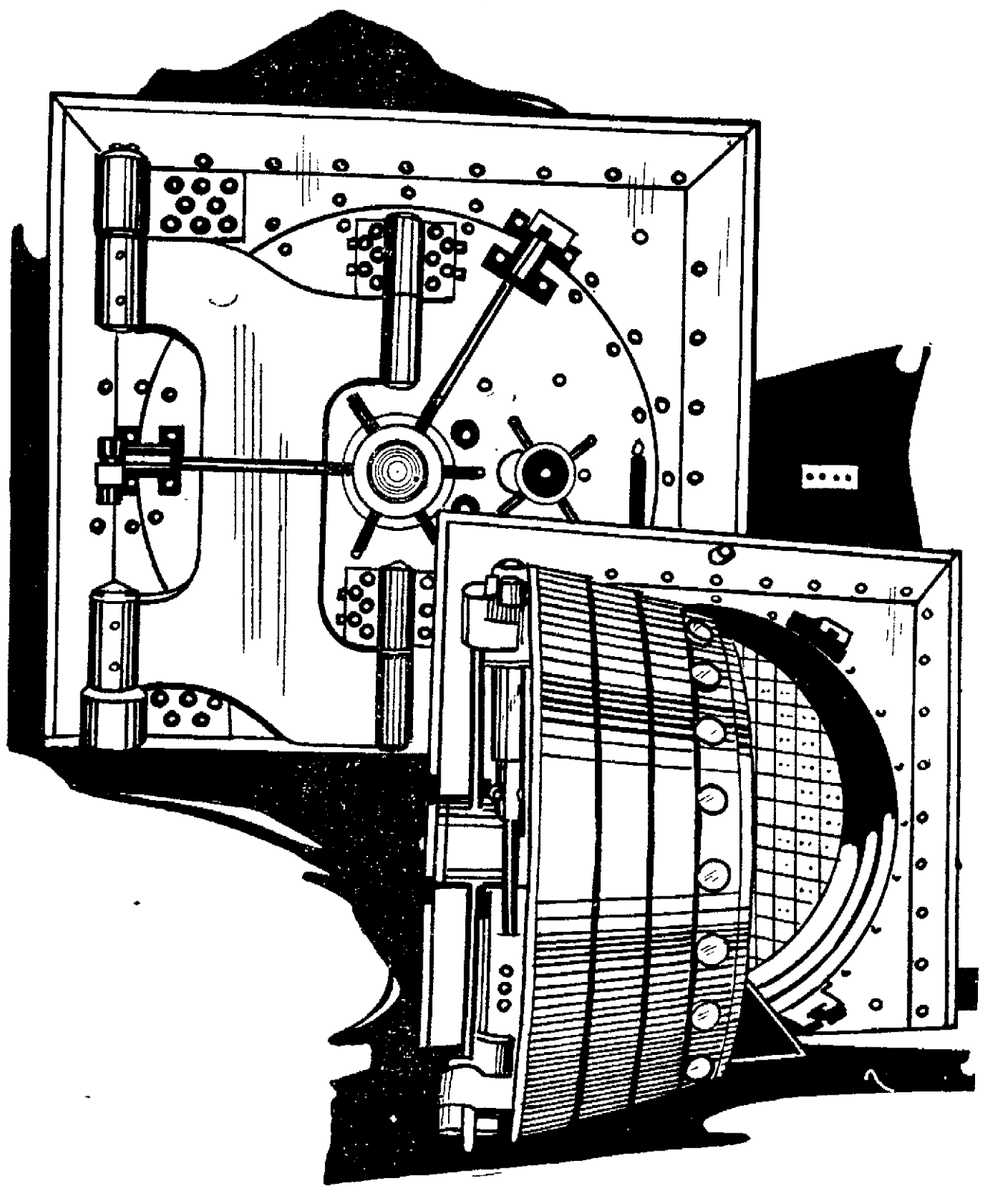
The walls and ceiling of this large vault are constructed of solid concrete and steel, 24" in thickness; the steel bars, of which there are six layers in the thickness of the walls, are so placed as to resist the penetration of a concrete drill, and are interlaced with each other in such a manner as to prevent the disintegration of the wall with the use of an explosive in case of a burglarious attack, if such an attempt might be made to cut through the walls and obtain entrance to the vault. Within this formidable concrete and steel wall is an inner lining of open hearth steel to further protect the vault property within the Safe Deposit boxes.

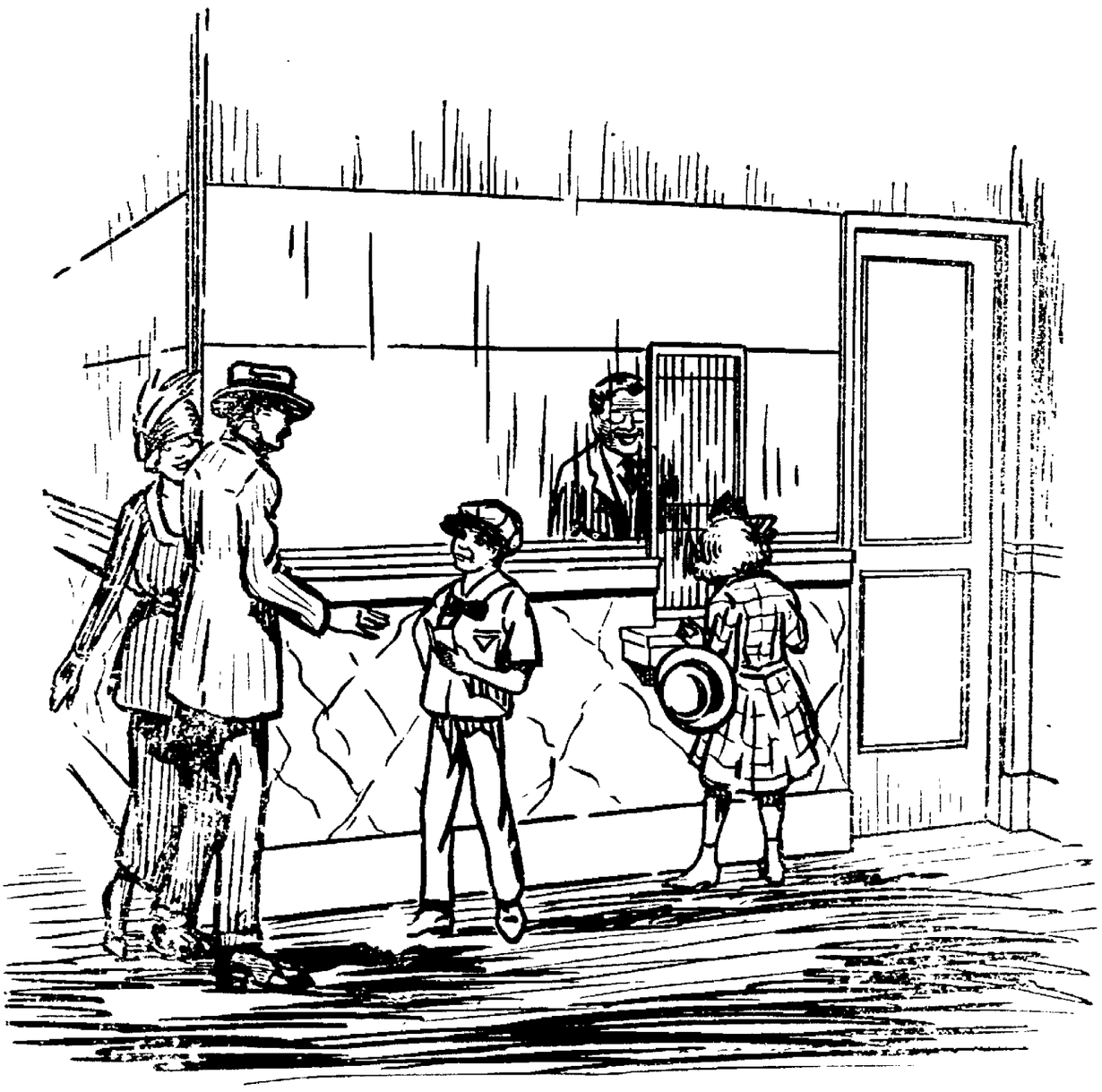
The entire perimeter of this vault is entirely within the exterior walls of the bank building and are not adjacent to the exterior walls, in order to further eliminate the possibility of a concealed attempt to pierce the wall and gain an entry to the vault.

A burglar alarm is also provided which in addition to protecting the bank from the possibility of daylight holdups, is also connected to the vault door, so that the least tampering with the doors when closed, will sound a large alarm gong at the entrance to the bank, as well as an alarm at the police headquarters.

The Safe Deposit boxes provided in the safe deposit compartment are of unusual construction. These boxes are locked with a double nose lock requiring for its operation two sets of keys, one held by the renter and the other by the custodian of the vault. The value of such arrangement can readily be appreciated, as it becomes impossible for the bank to have access to the box without the presence of the renter and vice versa. The vault has a maximum capacity of 6,000 boxes.

A competent attendant will at all times give strict supervision to this department, and give instant service to its patrons. As a further protection to its customers the bank will maintain a special guard at all times during banking hours. The Directors of the Elyria Savings & Trust Company know that the bank is legally responsible to the owners of the valuables deposited in these boxes and they have spared nothing to give to the people of Elyria a protection that is second to none in the world, a burglar-proof, fire-proof, bomb-proof and mob-proof vault, a service that is the last word in safety.





## A DEPARTMENT EXCLUSIVELY FOR BOYS AND GIRLS

Every boy and girl should have their own bank account. Progressive banks everywhere are paying close attention to this feature of their business but it remained for The Elyria Savings & Trust Company to be the first to fully equip a complete room off the main lobby to be devoted exclusively for children. This room is fitted up like a small bank, with a low teller's window to allow them to transact their own business. It has desks and chairs suitable in style and size and every convenience is supplied to interest them to save.

The pass books for this department were made special by a large Chicago house and will make an appeal to the juvenile mind, the pictures on the wall and the very atmosphere of this room will be sure to interest and hold them and this department should be of great service to the boys and girls of Elyria. One bank in a city in Southern Ohio has over 4700 accounts in its junior department but there is nothing in the State of Ohio that can compare in arrangement and completeness with this feature of Elyria's new Banking Room.

This department will be in charge of Miss Charlotte Robb and you will find her ready at all times during banking hours to assist these young enthusiasts to transact their own banking business. Some of these boys and girls will be the future bankers of Elyria, possibly of Cleveland, Chicago or New York. Who knows.

# They Once Burned Houses To Salvage Steel Nails

## CURIOUS THING HAPPENS WHILE WOODWORKERS ARE SAWING A WALNUT PLANK

By Pearl L. LORD

"BUZZ-Z-Z-Z-Z," sang the saws in the machine room of the woodworking department at the plant of The Elyria Lumber & Coal Company one day last winter. And when the men picked up the black walnut plank through which the saw had passed, and which was to go into the interior trim of the new building of The Elyria Savings & Trust Company, it was found that an old lead bullet, embedded in the wood, had been neatly cut in half. Pleasant surmises were exchanged among the workers as to just how the bullet had lodged there, and how many years ago it had found its way into the trunk of the tree from which the plank had been sawed. Perhaps it had come from the gun of a squirrel-hunter, or possibly it had been fired by some hot-blooded Virginian during a Civil War feud. Maybe, if the tree was old enough a Virginia Colonist had meant to defend his family with it against an Indian raid. Such origin might have been possible, for walnut planks, known by their growth to be more than a hundred years old, have at different times come into this same mill.

At any rate the incident adds interest to this beautiful and rare native wood which has gone into the interior finish of the Bank building. Most of it came from West Virginia, though at the last it was necessary to scour the country for enough to finish the work. For where once Ohio, Pennsylvania and West Virginia grew tracts of this timber now only a few scattered trees can be found among other hardwood trees or along old rail-fence lines or on the banks of rivers where it grew best in a moist soil.

Half a century ago a tract of several hundred native walnut trees grew here in Lorain County down around Day's Dam in Sheffield Township. These trees had an average diameter of from four to five feet when the owner cut them down for firewood. Rather luxurious firewood, if judged by present-day standards. Some time after they were cut off the stumpage was sold to the Remington people, who in turn sold it to the United States Government as rifle butts.

In the southern part of our county, until a comparatively few years ago, there stood an old barn built entirely of native black walnut. It was finally torn down and the wood sold for finish. And there's hardly a family in this part of the country, but that has somewhere, either in fact or in memory, pieces of black walnut furniture of rather ugly lines. For it is a sad truth that much of this beautiful wood was made up in the post-bellum days into furniture sawed out in scroll saw fashion which did not add to the natural beauty of the wood. Once in a while, though there comes to light a piece of as much beauty of design as Colonial mahogany had. But because of its ugliness of design much of it has been lost or destroyed.

This all goes to show what slight value has been placed on a wood which is now becoming invaluable. Although it has always been beautiful, its scarcity enhances its present value. Doubtless native walnut was used in framing houses of the Virginia Colonists, yet they thought the imported, hand-wrought nails used in their construction of so much more value than the wood that when a colonist wished to move to another section, he burned his house in order to salvage the nails for his next home. So many houses were destroyed in this way, that a law was passed that when a man decided to move a board of appraisers should estimate the quantity and value of the nails in his house and he should be compensated for them so that he would not burn the house. "Times and customs change." But a walnut is now a thing to cherish and nails are—just nails. The walnut finish of the interior trim of the New Bank building skillfully wrought by experienced woodworkers will grow in beauty and value with the years, but in addition to the strength of the building [illegible] good nails will never cause its destruction for their salvage.

But what [illegible] salvage the walnut growth of the country by placing walnuts and so preserve this beautiful native wood for future Americans.

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An agency has been established in the office of the Adjutant General of the army at Washington, as a clearing house of information to enable the hundreds of officers who are to be dropped from service to find positions and to the business connection [illegible] agency [illegible] commissioned [illegible] officers to [illegible] from service [illegible] professions [illegible] geons [illegible] tists [illegible]

## Crystal Restaurant

Less than one half a block from the new bank in the Andwur Block—is so convenient to all located in this new building.

Just step into our restaurant for your lunches or regular meals. Service excellent. Food deliciously prepared. Always at your service. We extend congratulations to the bank—its officers and stockholders upon their splendid advancement.

JOHN DALLAS, Prop.

PHONE 2887

Remember our special Chicken Sunday Dinners.



# Don't Play Blind Man's Buff In Your Will—

## Bequeath Good Management As Well As Money.

Appoint this well equipped and ably-managed institution as the executor of your estate. Do not leave your estate to the law for distribution. It is equally important, if not more so, where the estate is small and every penny counts.

WILLS should be drawn up by attorneys. However, we may be able to make helpful suggestions, and after the will is drawn show the advantage of depositing it with this bank. Probably nine out of ten men keep their wills in safety deposit boxes or store with valuable papers at home for safe keeping. This is all right for securities or valuable papers, but the wrong place for your will.

Do not delay making your will until some emergency brings the necessity for it forcibly to your attention. Many faulty wills result from hasty consideration and preparation. Do not permit sentiment to postpone this important act. Do not attempt to draw your own will but have a capable lawyer do it for you. Do not leave your estate, big or small, to the mercy of inexperienced relatives or friends; they may die, this institution never dies, it is always open to business. It costs no more. The fees are fixed by law.

If you desire, we will gladly co-operate with your attorney so the benefit of his familiarity with your personal affairs may be retained. We will be pleased to have you consult with us upon any matter relating to your estate and same will be treated with the strictest confidence, doing so will incur no charge or obligation.

*TRUST DEPARTMENT*

THE ELYRIA SAVINGS & TRUST CO.

— THE —

# O'DONNELL

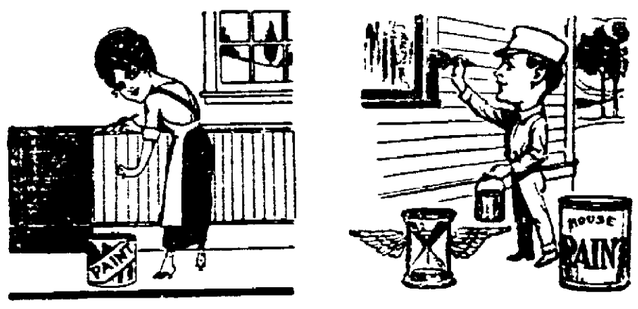
WALL PAPER & PAINT COMPANY

## Supplied All the Paint and Labor for the New Bank

The Celebrated Acme Quality Paints, Stains Varnishes, Enamels, etc., were used throughout entire building. Acme quality Paints, etc. have been used on account of their wonderful covering and wearing qualities. (Not the cheapest but the best in the long run.)

## No Job Too Large No Job Too Small

for O'Donnell's. We have a large force of Paperhangers and Painters and can do your work promptly.




— THE —

# O'DONNELL

WALL PAPER & PAINT COMPANY

Elyria, Ohio, Next to Green Line Waiting Room Phone 2920

# IT IS STEEL RNITURE, IT AS FURNISHED FORD LOOMIS

'e take considerable pride in act that we furnished practic- all of the special steel furni- in the new bank building, and e beautiful walnut desks in ank proper.

was also our good fortune rnish nineteen offices on the s floors with their office ment either in whole or in said Mr. Ford Loomis of the ls Company.

e have been in the office-fur- g business for about two and we feel that we have a substantial progress during ime. Our stock consists of Desks, Shaw-Walker Files, chairs made by the B. L. e Company, and in the spe- steel equipment we handle orns and All-Steel which is actured by the G. F. Com-

is a surprising fact that up the time we went into the equipment business, it was ossible to buy equipment to xtent in the city of Elyria. seeking such equipment were to go to Cleveland or other Since we have put in a of office equipments there has great deal of money which emained in Elyria that for- went outside of the city for aterial.

the present time we are equip anyone's office room ens to all-steel cabinets. Up years ago even the steel ent of the Court House was sed from out of town, but e have been in the furnish- siness we have been able to eel equipment in practically room in the Court House.

have added adding ma- typewriters and all of the articles needed in the de- running and maintaining e in a business-like man- In concluding, Mr. Loomis I hope that Elyria people ke particular pains to look e equipment of the bank and when they are in new office equipment, that ll give up an opportunity to vith them."

# DY REPLICA E BUILDING S MARVEL

ime ago the Chronicle- carried a news story on dy Bank which was built Paradise Soda Grill. Many vere greatly interested in k of art and were surpris- s construction It is an plica of the new financial

## *1300 Horses Would Be Needed To Haul Sand, Slag Furnished By Murbach Coal & Supply Co.*

"It is difficult to conceive of the enormous amount of materials which are necessary in building such a structure as is the new Bank Building," said Mr. Ralph Murbach in an interview with a representative of the Chronicle-Telegram. "Take the material which was furnished from our company alone, and the aggregate amount is very striking and surprising. We furnished some 16,000 sacks of cement; the sacks if placed on end to end would stretch out over a distance of about six miles. We delivered 800 tons of sand or twenty railroad cars, besides 500 tons of slag. This, however, was only a portion of the sand and slag that went into the new building.

"In thinking it over I have estimated that it would take some 1300 horses to move just the sand and slag alone, providing these horses were hitched to a train of wagons sufficient to hold this capacity. Certainly this would be some drive-away. It might be of some interest to your readers if we should tell them something about the story of the Murbach Coal & Supply Company.

"My father, Mr. John Murbach, has been connected with the business since 1890. At that time the company was known as the City Fuel & Ice Company.

In 1906 he bought out control and changed the name to the City Fuel and Supply Company. In 1911 I came into the company and we called our institution The Murbach Coal Company. On last January we incorporated our company and gave it the name of The Murbach Coal & Supply Company. We are maintaining an office at 353 Broad street, as well as a ware house and coal yard with an office at West Bridge and North street. During this long period of years our business has grown and developed along with the growth and expansion of Elyria. We believe in the future of our city and are expecting to make improvements this year to meet the increased needs of this community. We are expecting to add another switch and to put some trestle work which will be of great advantage to our company now that the grade elevation has been completed by the New York Central."

The Murbach Coal & Supply Company handle all supplies for building outside of hardware and lumber. Coal, cement, slag, sand, brick, tile, lime, fire-brick, sewer pipe and plaster, form the backbone of the commodities which they sell. This company because of their extensive facilities and stock of goods are in a position to always give service. To prove this point Mr Murbach declared that they never held up the work on the new Bank Building because of lack of service The materials which they furnished were delivered on time and they maintained their schedule in all deliveries.

# CRYSTAL RESTAURANT PROFITS BY BUILDING

The Crystal Restaurant desires to express their congratulations to the officers and directors of The Elyria Savings & Trust Company, for the magnificent building which is being opened for their new home "We believe that this new institution will mean much to our city," said Mr. John Dallos, proprietor and owner of the Crystal Restaurant "And in fact we are looking for considerable business from this institution, because of our nearness to the bank. It will be very convenient for the people in the new building to step into our restaurant for their lunches and meals. We have been in business here about two years and have endeavored to give the people of Elyria a satisfactory service Our institution is always open, twenty-four hours of the day and it matters not when a customer comes in we can serve him. Our aim is to please the public, give them good food, prepared in the proper manner, and build a reputation along with all growing institutions in our community."

Yale University was founded in 1701.

That $100,000,000 worth of goods are stolen from wharves, docks and tidewater railroad terminals of New York City a year, is the estimate of an organization formed to fight the thievery.

March 25, in the Greek calendar (April 6 Gregorian), is celebrated by Greeks as their Independence Day, because the war against the Turks, which resulted in the independence of Greece, started on that day in 1821.

In a Sardinian dance, the co dancers rock slowly back and in tune with the wordless sung by one familiar with the try's ancient customs and legen

Between 25,000,000 and 30,00 000 visit Coney Island each seaso


# WESTERN WATERPROOFING COMPANY

Waterproofing and Damproofing

**ENGINEERS and CONTRACTORS**

We waterproofed the entire basement spaces below the street level in the new Elyria Savings and Trust Company

Waterproofing Basements, Tunnels, Tanks, Swimming Pools Elevator Pits, Etc.

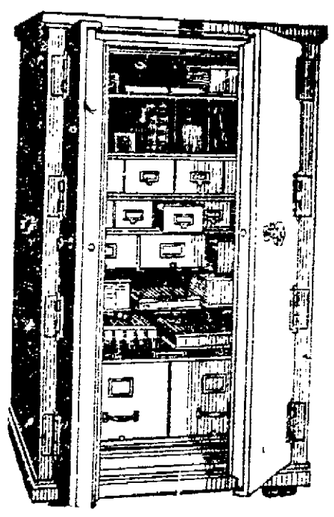
Old or New Structures Waterproofed on the Inside or Outside

All work performed under contract and positively guaranteed

510 - 1900 Euclid Bldg., Cleveland, Ohio



# HAVE YOU ALL THE RECORD PROTECTION YOU REALLY NEED ?



Appreciation of what records mean to the progressive business frequently is not felt until the day after they are gone.

Business men become accustomed to asking for information from employees, which they in turn secure from records. It is only when the record is lost or destroyed by fire that the value becomes most apparent.

The Elyria Savings & Trust Company long ago realized the value of their records. Like many banking institutions they protected their records in the vault. This plan gave them security but did not satisfy them from an efficient operation basis.

When they decided to build their new bank, they conducted an extensive investigation on the subject of protecting their records efficiently.

During the investigation they called upon Mr. C. B. Mincks, Elyria Agency Manager of THE SAFE-CABINET COMPANY, for council on this important problem. Mr. Mincks submitted report on the efficiency of localized protection of records as afforded by THE SAFE-CABINET. This report covered the advantages of THE SAFE-CABINET idea over the vault from the standpoint of efficiency and the protection afforded in case fire occurred.

The result was The Elyria Savings & Trust Company has placed its current operating records in THE SAFE-CABINET after full investigation of its merit from an efficiency and protection viewpoint.

Business men who have become calloused to the real value of their records and what their loss would mean to them, should avail themselves of our service. We will analyze your office conditions and report back to you what your condition on the day after a fire would be.

The idea back of this service being that it is better to know your condition before than after the fire has done the damage.

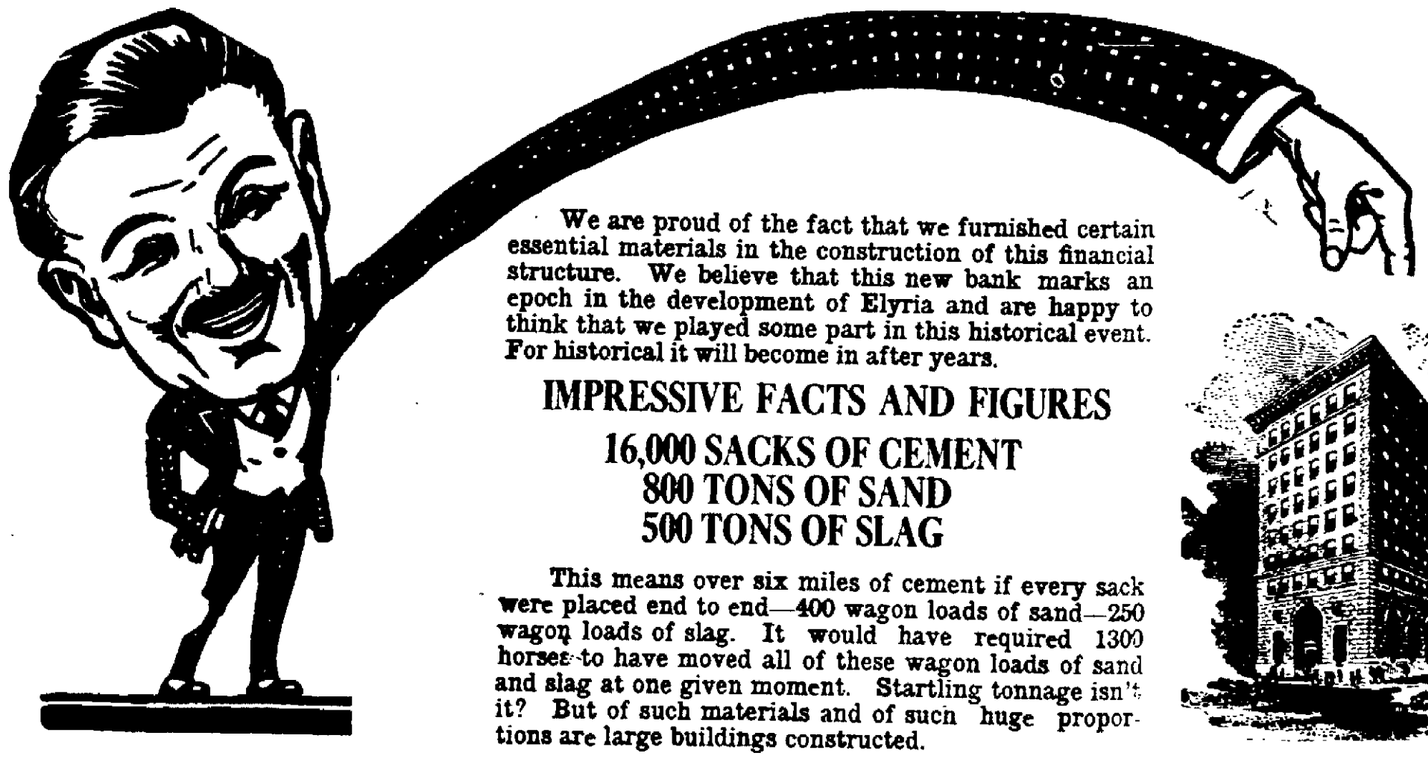
Progressive business institutions over the country are rapidly doing what the Elyria Savings & Trust Company has done, namely, discarded the vault or obsolete systems of record housing in deference to the efficiency and protection of THE SAFE-CABINET.

# THE SAFE-CABINET CO.

Phone 2800, 308 Masonic Temple Bldg. C. B. Mincks, Agency Manager



# OUR PART IN BUILDING THE NEW BANK



We are proud of the fact that we furnished certain essential materials in the construction of this financial structure. We believe that this new bank marks an epoch in the development of Elyria and are happy to think that we played some part in this historical event. For historical it will become in after years.

IMPRESSIVE FACTS AND FIGURES

16,000 SACKS OF CEMENT
800 TONS OF SAND
500 TONS OF SLAG

This means over six miles of cement if every sack were placed end to end—400 wagon loads of sand—250 wagon loads of slag. It would have required 1300 horses to have moved all of these wagon loads of sand and slag at one given moment. Startling tonnage isn't it? But of such materials and of such huge proportions are large buildings constructed.

WHAT WE SELL

| | | |
|---|---|---|
| COAL | CEMENT | TILE |
| SAND | BRICK | LIME |
| SLAG | FIRE BRICK | SEWER PIPE |
| | PLASTER | |

All Building materials except hardware and lumber.

If you are contemplating building a store, house, garage, barn, hen house or any other structure let us consult with you upon materials. We can furnish material when you want it. No long delays—our stock is always large.

No matter how large or how small—we can furnish you materials. And remember if it's from Murbach's it's the best.

# THE MURBACH COAL & SUPPLY CO.

Office 353 Broad Street Phone 2224

# BACK OF THE BUTTON

## AIM OF THE OHIO PUBLIC SERVICE CO. IS TO GIVE CONTINUOUS SERVICE

"When you push the button of e electric switch in your home, do u realize the magnitude of the rganization that stands behind the utton? Few people do.

"Behind that button stands an vestment of $4,500,000 and an ganization of technically trained en and loyal employees who are er striving to improve the serv- e that is being rendered you.

"The two power stations where e electricity is generated are lo- ted in Lorain on the shores of ake Erie. They are known as the akeside and the Edgewater sta- ons. The latter station is the new- of the two and is considered one the finest and most efficient sta- ons of its size in the state of Ohio. e Lakeside station contains two eam turbines, having a capacity 4,000 and 2,500 kilowatts each. ese turbines are driven by steam 200 lbs. pressure delivered from boilers, having a combined ca- city of 2200 horse power. Edge- ter station contains one 5,000 cwatt steam turbine driven by eam at 200 lbs. pressure furnish- by 6 boilers having a capacity of 00 horse power.

### Serves Many Cities.

From these stations 170 miles pole line radiate to all corners Lorain county, furnishing serv- to the 12,000 combined com- rcial, domestic and power cus- mers in Lorain, Elyria, Oberlin, Olmsted, So. Amherst, Ridge- e, Olmsted Falls and Berea.

The current leaving the power tion has a voltage of 22,000 ts and is sent over the main nsmission lines into the various mmunities above named where in -stations it is transformed down 2300 volts. The lines, known as 0 volt primaries carrying this rent, radiate throughout the eets and alleys. Upon these 0 volt lines are hung 638 dis- ution transformers having a bined capacity of 10,000 kilo- ts. These transformers reduce current from a voltage of 2300 110 and 220 volts, which volt- s are the ones supplying service our homes.

Elsewhere in our advertisement his paper one can visualize the ount of coal that is burned at power stations. The obtain- ing of this coal, in order to insure service, has been one of the hard- est tasks put upon the operating department in recent years, and no stone has been left unturned to ob- tain coal to insure continuity of service," says J. B. Johnson of the Ohio Public Service Company.

"Back of this, tremendous invest- ment, and all of the equipment, stands an organization of which we feel extremely proud, every em- ployee of which is striving every minute of the 24 hours of the day to improve the service that is ren- dered you.

### Uninterrupted Service.

"Few people realize that when through storms and unforseen ac- cidents the service is interrupted that no one regrets the interrup- tion more than do the employees throughout the organization, and whenever that interruption hap- pens every employee is striving with utmost energy to restore that service at the earliest possible mo- ment.

"The communities in this county are growing rapidly. During the past year we added over the entire system, 1456 new customers. To keep ahead of this continual growth, it is necessary for us to plan at least one year in advance, and we keep a corps of trained en- gineers studying and planning and to continually improve the service through the use of new and better equipment.

"At the present time, within Lo- rain county, we are spending a mil- lion and a half dollars for the in- stallation of a 20,000 kilowatt tur- bine at Edgewater station, which will increase its capacity two and one-half times, and for the con- struction of a section of 132,000 volt line which will tie up with the Mansfield division of The Ohio Public Service Co. This 132,000 volt line will be one of the por- tions of the backbone of a super- power system which will connect larger electric utilities in state. This super-power system will through the interchange of power between the utilities, make it pos- sible to give all communities con- nected thereto the acme of electric service.

### "Your Company" is Aim.

"The obtaining of money for the requirements to take care of the growing communities, is one of the greatest problems of the organiza- tion, and in order to interest the customers in investing money with- in their community, the company has been, and is, conducting a Customers' Ownership Stock cam- paign through which they hope to ultimately have all their customers financially interested in the com- pany.

"The constantly increasing num- ber of uses to which electricity is being put, both at home and in the factory, make one of the most im- portant things necessary to any community.

"The present plans now in part under construction assure Elyria that electric service in an, desired quantity, and the harmony which exists between the company and the city and its citizens, are a good omen for the continued develop- ment of this vital necessity for our city. The new bank building is an indication of what we may expect in the growth and development of this community," concluded Mr. Johnson.

## EX-CROOK TURNS PREACHER AFTER PRISON SENTENCE

Ralph Teter.

Ralph Teter, now a missionary and prison reform worker for the Jim Hicks Bible Society of Chi- cago, has just written an article revealing for the first time the "in- side story of the famous $350,000 Dearborn street mail robbery. Teter, who says he planned the job, served eighteen months. He's a former postal clerk. "Big Tim" Murphy, labor leader, is serving four years for the same job.

# JOSEPHINE HAT SHOP TO HOLD OPEN HOUSE

The Josephine Hat Shoppe, lo- cated in rooms 211-212 and 213 of the new Bank Building, will hold an open house during Saturday after- noon and evening while the cerem- ing of the new Building is in ses- sion.

Miss Josephine Martin, proprie- tress of the Josephine Hat Shoppe, will be delighted to have the ladies accept her cordial invitation to visit her well appointed store. Miss Martin has had extensive experience in the millinery profession, as she has held the managerships of millinery stores in both eastern and middle west cities. For several years she has been making an ex- tensive study of designing and cre- ating individuality in millinery production.

Miss Martin does her own de- signing, blending of colors, and makes her own pattern hats. She said to a representative of the Chronicle-Telegram, "I am pleased to be in Elyria, and am anxious to render a high-class millinery ser- vice to the ladies in this vicinity. It is my ambition and that of those who are associated with me, to produce artistic head-gear of a striking and refined type. You know our slogan 'The Distinctive Hat Shop' and we propose to make it that in every sense of the word."

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To preserve the memory of the insect, a "Kootie Klub" has been formed in Racine, Wis., by former service men of the World War. The titles of the officers are: "Kernel Kootie" "Big Bite," "Big Itch," "Little Itch," "Big Scratch" and "Little Scratch."

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Net and various types of lace making have been practiced from antiquity, but the processes of crocheting and knitting by hand or- iginated in Scotland, it is believed, among civilians and the military.

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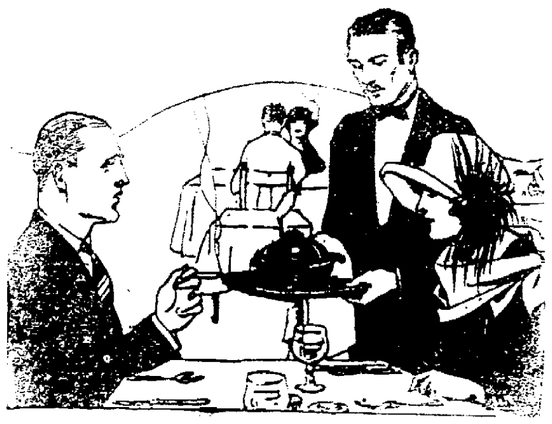
That seeds are carried from land to land on the feet of migrating birds is a fact well established. Darwin, the great naturalist, has it on record that in six and three- quarters ounces of soil taken from the feet of migrating birds he raised, under glass, no fewer than 637 plants.



## LUNCH IS PREPARED AND WAITING JUST ACROSS THE STREET

Just across Broad street from the new Bank Building you will find the Paradise Soda Grill. Each noon lunch will be waiting for you. It will be but a step from your office to our coffee and sandwiches. This convenience is certain to appeal to you.

Our menu is comprehensive and ranges from the dainty foods to more hearty nutritive elements. One with the appetite of a humming bird or of a boiler-maker can secure the proper diet and satisfying foods. Our French Pastries are famous in Lorain County.

### Pleasing, Delicious, Tempting "Where Friends Meet"

That is the Paradise Soda Grill. Just drop in and have a refreshing drink, soda, ice cream or lunch. Make your appoint- ments to meet social friends, business associates, your neighbors, or relatives at our grill. After shopping you may feel weary or you desire to treat the kiddies—here's the place to visit. Plenty of courteous people to serve you.

### Our Candies Win Merited Approval

Every member of the family enjoys candy from the baby to grandmother. A box is welcome in the home 365 days in the year. We satisfy the most critical of sweets.

AFTER VISITING THE BANK VISIT THE

Paradise

THE SWEETEST PLACE IN TOWN



# THE KOBLITZ PLUMBING AND HEATING CO.

## Cleveland, Ohio

Furnished and Installed the Entire Heating System and All Plumbing for Entire Job for The Elyria Savings & Trust Co.


BANK EDITION

*The Lorain Co And Ti*

The Lorain County ind Title Company, of eading business men of one of the substantial, institutions of Elyria ha ributed much to the gre city. Organized a little ive years ago, with an capital of $100,000.00, $30,000.00 paid in, it ha until now the company horized capital of $500, $157,500.00 paid in. irst of this month, in a uying and selling mort eal estate, it was also making Abstracts and of Title. The company iscontinued its comm tract business, and, her levote all of its attenti mortgage business. Th has acquired the real nerly owned by The Lor Abstract Company on A nue, opposite the court will hold this location developments.

The Lorain County and Title Company has of never having passed of never having been closure of a mortgage.

*Urges Prospe Builders to Estimate*

Mr. Julius Hyman, M he City Hardware Com hat while they played a r part in furnishing ha he Elyria Savings & T any's Building that he ould be good business ive builders or contract uildings to be erected n estimate from his com ity Hardware is one of ost progressive firms.

**State Bri**

LIMA, April 10.—Th e-appraisement of all state will mean a boon ate trading and provide unds for the city trea onents for the plan decl eal estate is assessed roximately $50,000,0 ors agree that land v nore than doubled in t ears, and that the a hould be nearer $150,0

LIMA, April 10.—Fr $10,000 bond, the la igned for the release ner from the Allen co tis Hines, 38, negro, ha is duties as chef on a perating between Cinc ndianapolis. Hines cas laughter charge for sho rt Halloran last Sept ending in the appelate

BUCYRUS, April 10.— Klan activities were evi he burning of two fie orth of this city, and in

**We**

the pu tools a Hunki from o bank b our cit been our co repaid

**Elyri**

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## ounty Mortgage 'tle Company Here Is Home Building Institution

Mortgage ffered by Elyria, is progressive it has con wth of the more than authorized with about s expanded has an au- 000,0, with Until the addition to gages upon engaged in Certificates has now ercial ab- eafter, will on to the e company estate for- ain County Middle ave- house, and for future

Mortgage the record a dividend, in the fore which is

ample proof of the stability of conservative real estate values in Lorain county, and of the careful management of the company. The officers of this company live in Elyria, believe in Elyria, and are determined to do their utmost to be instrumental in the city's future growth.

Believing that Elyria should be pre-eminently a city of home owners, this company is determined to use its large resources for this purpose, and, to this end, will undertake to finance a home owning proposition where the applicant is worthy and industrious and has a thousand dollars or more to pay in on a home.

It is said that more than 75 per cent of the new homes in Cleveland and vicinity are financed by the second mortgage companies. The Lorain County Mortgage and Title Company, being distinctly an Elyria institution, expects to render that same service in Elyria, and, in the buying and selling of first and second mortgages on real estate, to make it possible for the owners of real estate to have a larger borrowing power than they now have. Its offices are at 22-23 Turner building.

## ective Get

'S

lanager of pany, said very min- rdware for 'rust Com- believed it if prosper- ors having should get ipany. The of Elyria's

ity of Lemert, in the northern part of the country. No hooded figures were seen, however, either before or after the display.

BUCYRUS, April 10.—H. C. Sargle, after 41 years of service with the Toledo and Ohio Central railroad in their blacksmith shop here, has retired. For ten years previous to being with the T. and O. C., he was with the Erie railroad at Galion.

DEFIANCE, April 10.—Miss Margaret Youmans and Miss Martha Denison are preparing a schedule of spring engagements for the Women's Glee club of Defiance college. The club is under the direction of Miss Blossom Jean Wilcox, professor of voice.

## efs

proposed local real to real es- additional sury, pro- are. Lima now at ap- 00. Real- alues have he last 13 ssessments 00,000.

eed under rgest ever of a pris- unty jail, is resumed dining car nnati and e. a man- oting Rob- mber, is court.

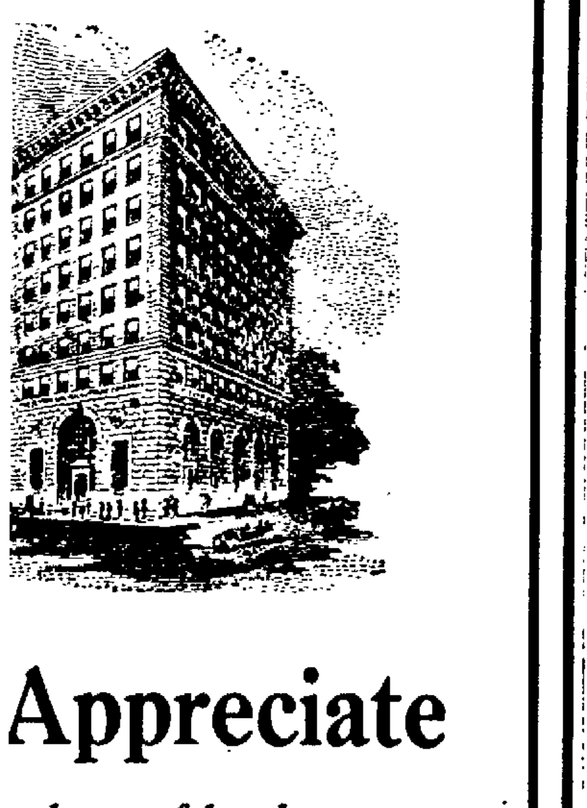
—Ku Klux denced by y crosses the vicin-

DEFIANCE, Apral 10.—Gertrude I. Gares, Evansport, has been granted a divorce from Raymond P. Gares on the grounds of gross neglect.

COLUMBUS, April 10.—A proposal that the marketing of all dairy products other than fluid milk be through a central sales organization is being adopted by many Ohio farmers, according to the farm bureau federation here.

BARNESVILLE, April 10.—Mrs. Margaret J. Scott, mother of Councilman Charles Scott, died on her 79th birthday at her home near Middlebourne. Death was due to infirmities.

AMESVILLE, April 10.—Work in the Federal Valley mining field seems to be the best in the entire Hocking district in the past few a week, and miners anticipate a weeks. Mines there have been working on an average of four days five day week in April, while another large mine that has been down for several weeks may reopen.

Appreciate

irchase of hardware, and supplies by The n and Conkey Co. our store. The new building is a credit to y and if we have of assistance with mplete stock we feel

The

a Hardware Company

rectly Opposite New Bank


# CO-OPERATIVE FARM MARKETING NOTES

### American Bankers Association Bodies Are Lending Their Active Support to Movement.

On the theory that efficient marketing methods rather than easy credit facilities, are the big need of the farmers, the State Bank Division and the Agricultural Commission of the American Bankers Association have jointly launched an active campaign to promote the development of the co-operative farm marketing movement.

• • •

Of the co-operative plan, President Harding says: "I know of no single movement that promises more help toward the present relief and the permanent betterment of agricultural conditions than co-operative farm marketing."

• • •

In order to gather the best information obtainable on successful co-operative marketing projects, the State Bank Division has sent a questionnaire to bankers in every part of the country. Information is asked as to whether the local associations are organized on the commodity basis, handling one product or a few similar products, or on the regional basis, doing all buying or selling; whether they serve local needs only; whether they are combined or consolidated with other locals to include some special phases or marketing, such as processing and packing, and whether they are combined with a large number of locals to form a sales organization.

• • •

James R. Howard of the American Farm Bureau Federation says: "The volume of credit necessary to market any given crop co-operatively would not be greater than that required for non-co-operative marketing. I seriously question whether or not as large a volume of credit would be necessary, since co-operative marketing implies orderly marketing or the feeding of the market consistently throughout the period of consumption. It certainly would remove the necessity of whatever funds are used in speculative transactions. The farmer is concerned with consumptive and not speculative demands."

• • •

The form of contract between the Burley Tobacco Growers' Co-operative Association and its members is cited by the Bankers Association as an efficient instrument for putting the idea into operation. Under this contract the Association agrees to buy and the grower to sell to the co-operative all his tobacco for five years, except such as is not under his control, on account of existing mortgage or contracts.

The tobacco is to be delivered at the earliest reasonable time after cutting or curing. The Association makes rules and standardizes and grades the tobacco, the grower agreeing to be bound by such rules. Tobacco of like type, grade and quality delivered in the same crop year is pooled, the Association classification being conclusive. The tobacco is handled in one major pool; minor pools are made by type and grade.

• • •

The Co-operative Association sells the tobacco at the best prices obtainable, and pays the grower the net amount received, less freight, insurance, interest, and deductions to cover all costs of operating the association; also to create funds for credits and other general commercial purposes, not to exceed one per cent of the gross sale price. The surplus from these deductions is later prorated among the growers.

The Association agrees to accept drafts drawn against it by the grower upon delivery of tobacco, and to assist the grower to discount his drafts, secured by the warehouse receipts, through the most advantageous banking system. It also co-operates with him in many other details of his business.

• • •

Eugene Meyer, Jr., managing director of the War Finance Corporation, says: "Generally speaking, the American farmer has been forced to sell his crop hurriedly and at the time of maximum supply. But the co-operative marketing associations are gradually overcoming this situation. In the hands of the individual farmer, his products have often been little more than an offset against debts contracted in order to carry on his producing operations. In the hands of the co-operative association, they can be assembled in quantity, graded and warehoused, pledged as collateral for loans, and marketed in an orderly way."

• • •

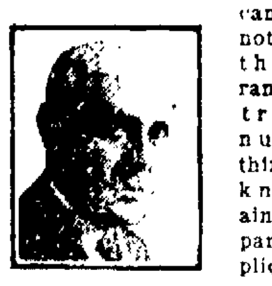
Fred I. Kent, chairman of the Commerce and Marine Commission of the American Bankers Association, says: "When bankers refuse to extend credits to co-operative organizations that are not being developed so as to assure the safety of all concerned, it is just as much to the interest of the farmers to have them do so as it is to the bankers. When, therefore, a farmer finds that some co-operative organization, in which he may be a member, is unable to obtain credit, he should look into it at once and ascertain the reason, and then either take means to correct such errors of organization or methods as exist, or withdraw his membership at the first moment that he can fairly do so. If the farmers and bankers work together in this manner, co-operative marketing can be made a most valuable adjunct to our commercial and trade mchinery."

## FINANCIAL THINGS THAT "AIN'T SO"

By FRANCIS H. SISSON

Chairman, Public Relations Commission, American Bankers Association

Josh Billings' famous observation that "the trouble with the American people is not so much their ignorance as the tremendous number of things they know that ain't so," has particular application to popular "information" on financial subjects today. Among these "ain't so's" of common belief are:



Francis H. Sisson

The view that a high tariff assures any real protection to American production;

The theory that highly restricted immigration is of benefit to American labor

The impression that the Federal Reserve Board was responsible for the deflation in commodity prices in 1920 and 1921;

The idea that the United States can maintain an isolated position in world affairs;

The notion that railroad stocks are watered;

The illusion that Wall Street dictates money or credit conditions;

The fancy that the interest of any class or section can be permanently furthered at the expense of the general interest;

The phantasy that flat currency can add to the wealth of the nation;

The delusion that capitalism is responsible for economic and social ills.

These beliefs have been propagated by catch phrases, not by proof. Some of them serve narrow, selfish interests. Others give psychological discontent something to blame for troubles imaginary or rising from other causes. None of them help the solution of public problems. Until their distorting influence is eradicated from public opinion they will confuse the real issues and make for economic unsettlement.

POMEROY, April 10.—Mrs. Sarah Spencer, Racine, has sued her husband for a divorce, claiming that he was too cross and rough with her. This her second marriage. Her first husband was a brother of Milo Spencer, her present spouse.

MOUNDSVILLE, W. Va., April 10.—S. Homer Bonar, 55, city engineer, is dead of heart trouble caused by the flu. Mr. Bonar was at work surveying when stricken, and he died a few hours later.

CHAUNCEY, Apr. 10—On motion by an Anti-Saloon league attorney, five liquor law violation cases were dismissed in court here for lack of evidence. Two of the cases were for possession of liquor, two were for selling, and one for a common drunk.

MARTINS FERRY, April 10.—Robert Desch, 39, hotel proprietor, is dead of cancer. He leaves a widow, two children and a sister, Mrs. Richard Padden, widow of a former big league ball player who died earlier in the winter.

DEFIANCE, April 10.—The Men's Glee Club of Defiance College has returned after a successful six engagement tour. The Club gave concerts in Conneaut, Centerburg, Versailles, Greenville, Piqua and Dayton.

## REAL ESTATE TRANSFERS

Percie G. Hills, to Anton Jergenson, lot 37 and 54, blk D Cleveland Beach, Sheffield village, Cleveland Beach, $500.

The Cleveland & Sandusky Brewing Co. to Anna Fedorowicz, trustee, lot 14, blk 25, Chamberlain trustees ad to Lorain, $4,500.

All Nations Realty Co. to Andrew Marslinski, lot 123, Steck's 10th street ad to Lorain, $1,000.

Chas. A. Ginste to William J. Howey, lot 11, Crisp trustee's ad to Elyria, $5,500.

Earl G. Crooks to Henry J. Merthe, lot 163 Hill Realty Co's ad to Elyria, $1,500.

International Real Estate Co. to Carlo Salvuesis, lot 163, Steck's 10th street ad to Lorain, $550.

Percie G. Hills to Fred Schirmer, lot 386, block B, Cleveland Beach, Avon Lake, $500.

Lorain Land & Improvement Co. to Mike Hendrik, four lots in their ad to Lorain, $500.

Aaron Selikowitz to Jess Montieue, lot 86, Oakland ad to Lorain, $1,800.

Cvejo Pavolovich, to Simeon Pavolovich, lot 752, Sheffield Land Co's ad to Lorain, $1,000.

Ella Perusek, executor to Peter Krasic, lot 1071 Sheffield Land Co. ad to Lorain, $3,000.

Wm. H. Meinke to A. Delia, lot 18, Nelson's ad to Elyria, $1,000.

L. D. Carruthers to Edna Jenkins, pt of lots 32-33 Daniel's & Brayn's ad to Lorain, $1,000.

Henry Klein to Louis Dechant, pt of sec 11, Avon $4,500.

C. J. Crehore to Frank Deslich, lots 173-174, Crehore's third ad to Lorain, $1,000.

Albert Higenbotham to John Faldon, lot 65, Braman's ad to Elyria, $2,500.

H. L. Hailaday to Evan Sommer, lot 9 Wurst's 2nd ad to Elyria $3000.

A. Steinitz to Sylvester Stesny, lot 268 Lorain Stone Co's ad to Lorain, $850.

A. J. Leighton to S. H. Stone, lot 6, 7, 8, block 4 Brownell's ad to Lorain, $3,000.

Percie G. Hills to Simon Unger, lot 260, blk 6, Cleveland Beach, Sheffield Lake, $500.

Percie G. Hill to Otis P. Holdt, lot 2-1 blk C Cleveland Beach, Sheffield Lake, $500.

John Mustyan, to Susan Balogh, lot 1256 Sheffield Land Co. ad to Lorain, $5,000.

John Snyder, Jr. to Frank Lukes, and Anthony Chlanda, ten acres in Ridgeville, $2,000.

John Snyder Jr. to Eliza Lee, 10,078 acres, Ridgeville, $2,500.

John Snyder, Jr. to James Dowdell, eight acres, Ridgeville, $2,000.

John Snyder Jr. to Herman Tank 29 acres, Ridgeville, $4,000.

John Maren to C. W. Hartman, lot 6, blk 2, Hogan's 1st ad to Lorain, $5,000.

Charires & Steinitz to Nick Jakkots, lot 3655 Sheffield Land Co's seventh ad to Lorain, $700.

Louise Leslie to John McNulty to lot 29, Fa's ad to Elyria, $500.

John Plunkett to John Nagy, lot 105 Brass Co's ad to Lorain, $3,000.

C. M. Irish to John Plunkett, lots 191-192 Fifth street, Lorain, $2,500.

Eastern Heights Land Co. to William Polly, lot 186 in their seventh ad to Elyria, $1,000.

Frank Zimpher, to R. W. Radcliffe, lot 56, Witbeck's ad to Wellington, $1,000.

B. G. Nichols to Rose Donovan, lots 49, 774, 99, 1300, 151, 181, in park plan allotment of pt of lot 17, tract 2, Black River, $1000.

Helen Koelliker, to J. E. Fairchild, pt of lot 115, blk, 11, Camden tp. $2,500.

Frank Shay to Lewis Habard, pt of lot 8-9 Perkins trustees, ad to Lorain, $7,000

Fred Von Felde to Blanche Irvin, lots 31-32 Faxon's ad to Elyria, $6,000.

Fidelity Realty Co. to George Javor, lot 2086 Sheffield Land Co's ad to Loran, $2,000.

William Braun to Henry J. Manns, 32 acres, Russia, $1,000.

Elias Baumhardt to C. B. McAllister, 14 acres, Avon, $4,500.

Joseph R. Smith to I. L. Porter, trustee, lot 29 and pt of lot 28, South Pleasant street, Oberlin, $1,000.

E. G. Fortune to Court Roice, 60 acres in Huntington township, $6,000.

Lake View Park Realty Co. to Lorin L. Bruce, lot 177 in their ad to Lorain, $1,500.

Hubert Day to Mildred and Dorothy Day, lot 16, Day's ad to Elyria, $6,500.

The Fidelity Realty Co. to Joseph Honalza, lot 2143, Sheffield Land Co's ad to Lorain, $2,000.

Anton Dombrowski to Bany Jacobs, lot 1120, Sheffled Land Co's second ad to Lorain, $3,500.

Clemons Huzen to Thomas Kamenik, lot 1331 Steck's 10th avenue ad to Lorain, $6,000.

George Ondite to Matt Parkson, pt of lot 48, Root trustees ad to Lorain, $3,000.

WASHINGTON, April 9.—An investigation of Pullman rates was ordered today by the interstate commerce commission to determine if the contractional relations between the Pullman Company and the railroads justify the imposition of a surcharge.

WASHINGTON, April 9.—The issue of the league of nations injected into the forthcoming presidential campaign by former Justice John H. Clarke of the United States supreme court is going to be fought out in the churches as well as on the political stump.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Factory Hardware Equipment

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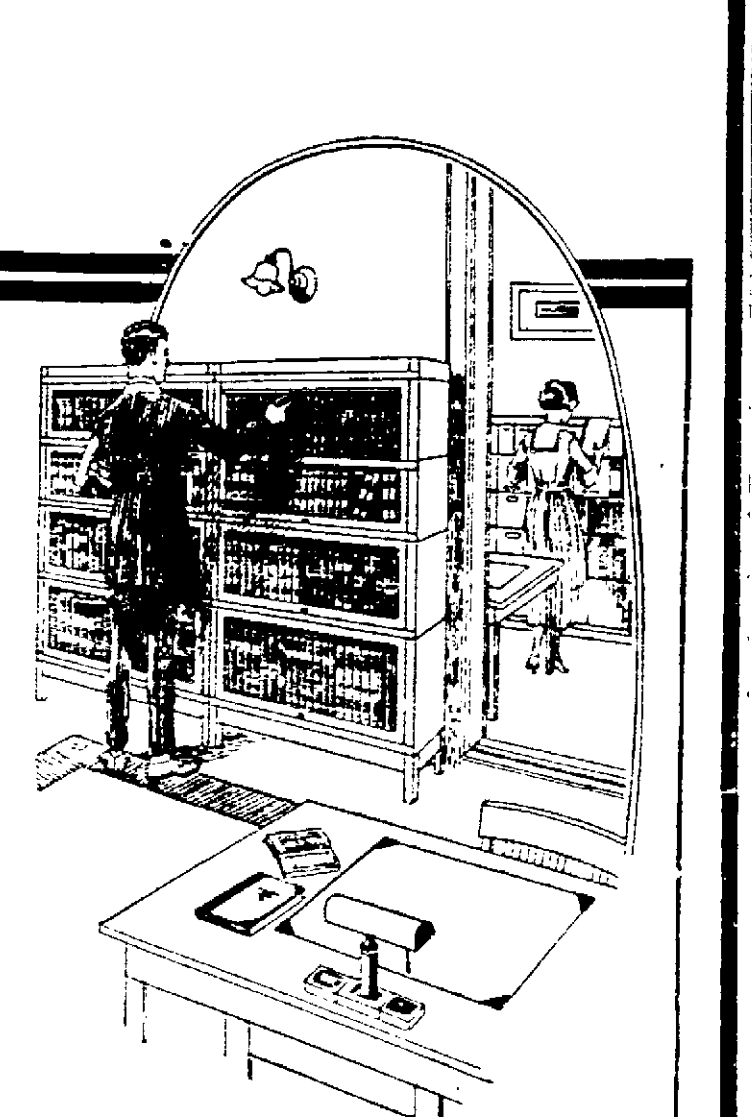
We can supply them to harmonize with your other office furniture. Give us a call, or ask for our illustrated catalog.



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Office Hours: 10 to 12 a. m., 1 to 3 and 7 to 8 p. m.
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# LIKE NEW BANK BUILDING, STRUCTURE IT REPLACES WAS ALSO MODEL IN STATE

By C. C. LORD

The erection of the new eight-story Elyria Savings & Trust Co. building at the corner of Broad and Court streets, maintains the supremacy of that location as the busiest corner in the city. And it has been so ever since 1846, when almost prophetic foresight of A. Beebe, Sr., resulted in the erection of the four-story Beebe House that stood there until it was torn down last year, to make way for the present modern structure.

**Center of Business**

Mr. Beebe, one of the original pioneers of the city, and one of its very first settlers, was for some time engaged in transporting the mail from Cleveland to Sandusky and other western points, and conducted the old Beebe tavern on East Broad street, opposite the Knights of Columbus Club House. He was well acquainted with the traveling public, and was convinced that Elyria would grow and become one of the most important cities in Northern Ohio.

He bought the corner of what is now Court and Broad streets, and put up the three-story brick structure known as the Beebe House. It was a big undertaking for those days, and was the most pretentious hotel and business structure in any town of the size of Elyria, in the State. For many years it enjoyed an enviable reputation and was one of the show spots of the town.

Mr. Beebe, and his good wife, moved in as land'ord and landlady, and their unfailing hospitality made the Beebe House known all over the State. It was also a social center, for on the second floor he had had a ball room installed, and it was here that all the leading society events of the growing village were held. The meals that were served were also famous, and wild game and fish dinners were frequently found on the menu. The various rooms were heated by Franklin stoves, oil lamps furnished the light. Rope bedsteads and feather beds were in every room, and the furniture was of the real old fashioned kind with splint bottom or wooden chairs. Nevertheless they were comfortable rooms and answered the demands of those days, fully as well as the up-to-date hostelry of today.

**Twice Gutted by Fire**

After Mr. Beebe's retirement, there was a series of landlords in a never-ceasing stream up to the date of its destruction. Twice it was ravished by fire but nevertheless the stout walls resisted, and the building was rebuilt, and the interior made better than ever.

During its many years of catering to the public many notable men have spent the night under its hospitable roof. William Henry Harrison, President of the United States, stayed there. So did Cassius Clay, the Statesman. Governor Todd, the war governor, the fighting General and later President U. S. Grant, as well as Vice President Schuyler Colfax, William McKinley, Mark Hanna, Rutherford B. Hayes, James A. Garfield, J. B. Foraker, General Wm. T. Sherman and the brilliant Senator John Sherman, James G. Blaine, the plumed Knight, James G. Monroe, T. DeWitt Talmadge, Mary A. Livermore, Bob Burdette, Governor Alger, of Michigan, Theodore Roosevelt, and a host of others, prominent as politicians, or in some other phase of the life of their day have been guests there.

Tragedies took place under its roof, marriages, many of them, were performed there, babies were born, and deaths took place. In fact it ran the whole gamut of the intimate life of the village, and later city of Elyria.

**Remnant Still Left**

Today the south half of the original building snuggles up to the modern building that has been erected on the corner. It has lost to some extent its former glory, but nevertheless holds its head up proudly as it still serves the general public as a hotel. How many more years it will stand is a problem, but nevertheless what remains of the original building still holds a warm place in the hearts of the old-timers, who look back on its former glory, with a sense of pride in its accomplishments of the past.

# WINTRY BLASTS BALKED BY CAULKING

The blizzardy winds of winter may howl thru the streets or scurry around the corners of Elyria's finest bank building, but inside all will be cozy and warm. Even the windward side of the building can be kept warm and comfortable in a inevitable blizzard. This is made possible by a sturdy ribbon of elastic cement known as Sterling Glazette, which is forced deep down into the cracks between the window and door frames and the brick wall's thruout the building.

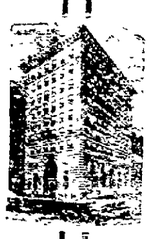
This joint between the window frames and the masonry wall is one whose importance is not realized by many building owners. Because of the vast difference in the nature of wood, brick and mortar, it is impossible to make them fit tightly together for any length of time. As the wood ages, it shrinks and draws from the wall leaving a few open crack varying in size from 1-8" to 1-2" wide and extending clear around the window frame. Around 30 windows of average size, this crack amounts to an opening 2'x3', thru which a full grown man could crawl with ease.

Wind, frost, weather and grime are quick to find their way into these cracks and thru into the building. [illegible] This [illegible] unacceptable [illegible] and stove. It also makes heating costs from five to twenty per cent higher [illegible] Soot, [illegible] frequently disorder and stretching the walls around the windows.

The [illegible] with a permanently elastic and [illegible] compound such as Sterling Glazette [illegible] makes possible windows [illegible] of building clean, warm, comfortable and economically heated. Old buildings as well as new [illegible] be caulked in this [illegible] Glazette are more [illegible] and comfortable by caulking. [illegible] elastic compound [illegible] because [illegible] land [illegible] and falls [illegible] with any slight settling of building [illegible] equal rate of expansion and contraction between wood and brick in temperature changes. Only dries out and falls away.

The [illegible] work was done by The Sterling Products Company, the makers of Sterling Glazette. This firm [illegible] Elyria's new [illegible] Peabody [illegible] Vincent [illegible] on the new [illegible] Bank and Office Building in [illegible] world. Several of Elyria's [illegible] homes have also been caulked [illegible] this Sterling Glazette.


CF Allsteel



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AND

Banking Fixtures

Used in the New Home of
The Elyria Savings & Trust Co.

Furnished by

THE FORMAN-BASSETT CO.

1427 West 3rd St., Cleveland

Desks, Chairs, Tables and Filing Cabinets of Wood or Steel



Security Exemplified

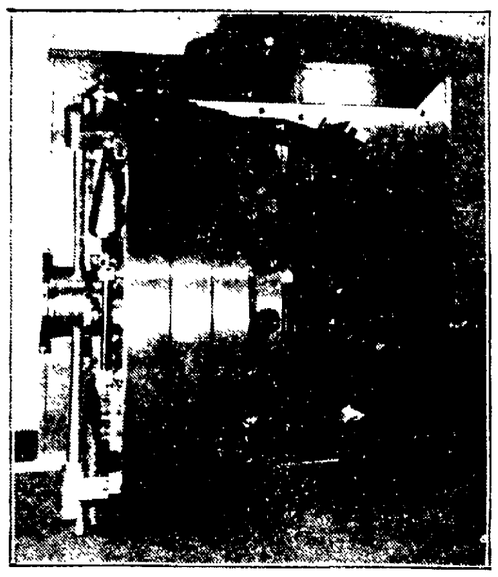
Builders and erectors of burglar, fire and mob-proof vaults.

Filing Safes, Fire-proof Safes, Burglar-proof

Chests, Safe Deposit Boxes.

Fire-proof Vault Doors.

Bank Vault Engineering a specialty. Changing Combinations, Opening Safes, Repairing.



We maintain a complete service department in Cleveland---Write or phone us.

We invite your inspection of the new equipment installed in the Elyria Savings & Trust Co. The illustration above shows the massive 22" thick circular door guarding the valuables entrusted to the Safe Deposit Vault---this door weighs with vestibule 50 tons and affords the maximum protection.

Diebold Safe & Lock Company

Canton, Ohio

2172 East 9th Street, Cleveland, Ohio Phone Main 2154



QUALITY SERVICE

The Spaulding Coal & Supply Co., under new management, stands back of all material sent out of their yards, and they will cheerfully at any time make any reasonable adjustment in order to maintain that position.

NO JOB TOO SMALL NOR TOO LARGE FOR US TO HANDLE.

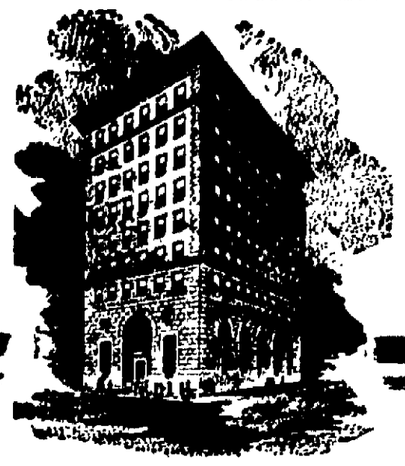
COAL

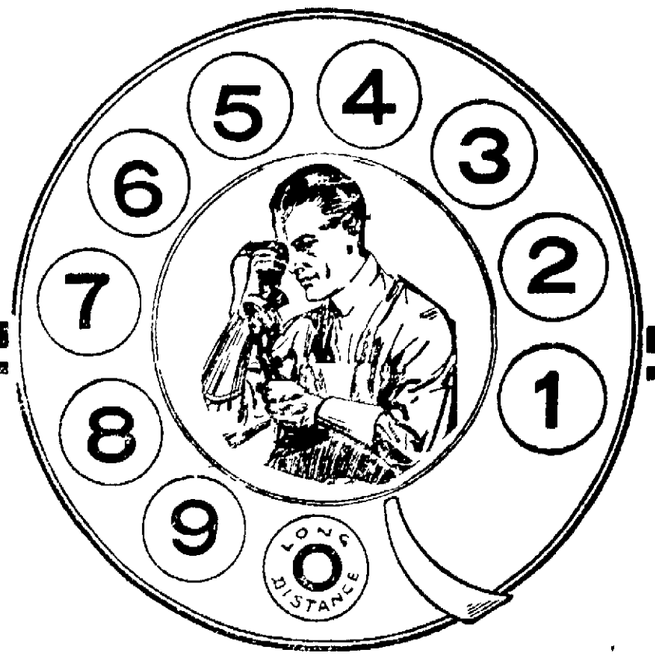
XLNT COAL is our leader. We guarantee this coal in every respect and are now booking orders for summer delivery. Call us in regard to prices.

COAL

The Spaulding Coal & Supply Co.

Under New Management





# DIAL AND SMILE" "DIAL AND SMILE"

# By Comparison Only Do We Measure: Our City, Its Institutions, Its Utilities, Its Banks.

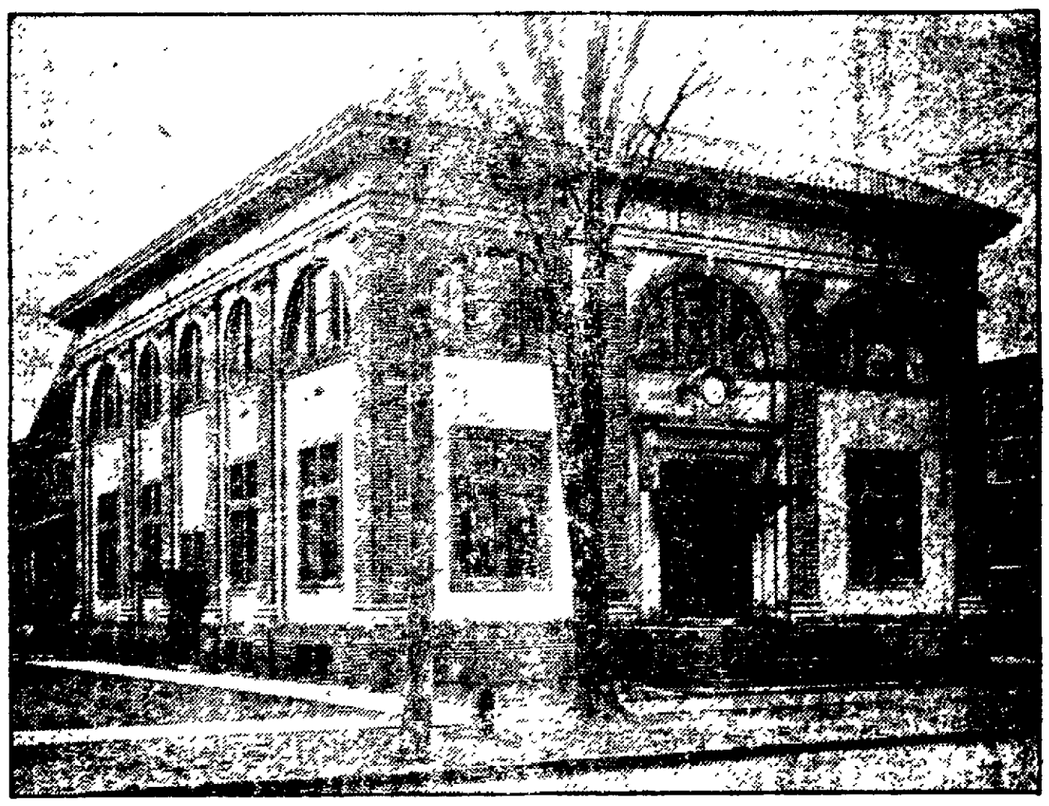
**Elyrians, today, take pride in the knowledge that it has three Banking institutions, all housed in new buildings, planned with an idea for Elyria's future growth.**

## *We Congratulate The Elyria Savings & Trust Co.*

**upon their splendid spirit of progress and achievement. Elyria is fortunate in having men of farsighted vision and business wisdom.. Elyrians can boast a new water plant, a new electric power plant, a good gas system and good street R. R. Service and**

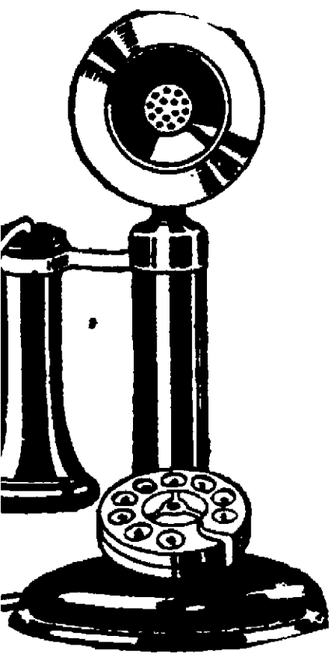
# A NEW TELEPHONE SYSTEM

The Elyria Telephone Company takes pride in the knowledge that today its Automatic Equipment is working to a higher degree of accuracy than at any time since the cut-over, from Manual service in February, 1919. And speaking of comparisons---we daily receive compliments now, where as before installing Automatic, it was complaints as to service of the operators. There is no doubt in our minds that the subscribers would resent any attempt to revert to operator service.

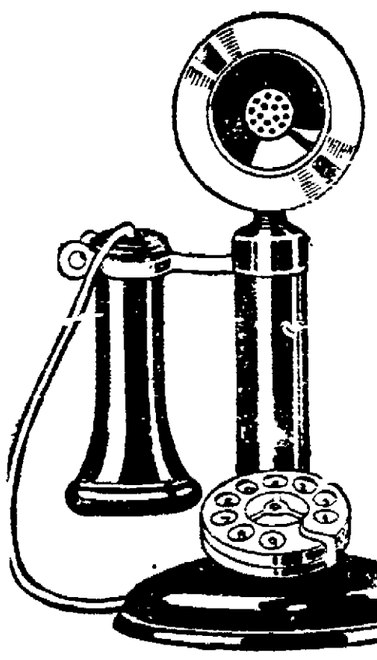


In the U. S. A. there are today only 140 cities and towns that enjoy Automatic Telephone Service. Of these 24 are in Ohio. The largest installation is Los Angeles, California, with ninety thousand Telephones, the first unit being installed in 1904. The smallest, Gamboa, Canal Zone, Panama, with forty telephones.

**DURING THE YEAR 1922 THE FOLLOWING CITIES IN THE U. S. HAD THEIR TELEPHONE SYSTEMS CONVERTED TO AUTOMATIC, NAMELY:**



| | | |
|---|---|---|
| Wichita Falls, Texas | January 1922 | 5,000 Lines |
| Oklahoma City, Okla. | January 1922 | 7,200 Lines |
| Miami, Fla. | January 1922 | 4,500 Lines |
| Columbia, S. C. | May 1922 | 4,500 Lines |
| Hartford, Conn | June 1922 | 5,000 Lines |
| Kansas City, Mo. | July 1922 | 22,000 Lines |
| Long Beach, Calif. | August 1922 | 5,000 Lines |
| Little Rock, Ark. | August 1922 | 4,000 Lines |
| Omaha, Neb. | August 1922 | 10,000 Lines |
| Syracuse, N. Y. | August 1922 | 5,000 Lines |
| Massillon, Ohio | November 1922 | 2,800 Lines |
| Topeka, Kan. | November 1922 | 8,000 Lines |
| St. Joseph, Mo. | December 1922 | 3,000 Lines |
| Scranton, Penn. | December 1922 | 2,000 Lines |
| Peoria, Ill. | December 1922 | 3,500 Lines |



The present status of Automatic Telephony and its rapid adoption by other cities is very gratifying to us, together with its splendid peformance, certainly justifies our action in its adoption four years ago. The future telephone development will be full Automatic.

# HE ELYRIA TELEPHONE CO.

# K SAYS NOR HAS LED FACTS

April 10 — Accusa-ernor Donahey in-to highway depart-ir publicity" is con-tter sent by State tor Herrick to the ... of Herricks' let-public here today. k's charge relates to which letter from to Herrick recently at Governor Dona-

rrick asserted that, ments were issued nor's office that Gov-, by ordering that plant furnish pav road building pur-ed the state $5200 irector Hoyner had ector Herrick the unable to furnish ick required by the ... in three ... high-... ter. The brick at New Lexington, for Director Harper, ... k, also took ex-methods alleged to d in the governor comparison of prices ... charges on the nt figures, "for pur-...

past two years, bids n received for brick ... the department not given an oppor-nishing brick," said k in his letter to the

together with their nish this brick, of-to this department, he unfair method of ..., prompts the your publicity in entirely unfair to t" declared Herrick.

holia cases are bene-c was learned by s Island, New York 60.

*y* Spells

*ually Due to stipation*

are constipated, of Nature's lu-quid is produced l to keep the food nd moving. Doc-be Nujol because his natural lubri-is secures regular ments by Nature's d—lubrication. a lubricant—not a axative—so cannot it today.

ujol

T—NOT A LAXATIVE

# HITE GLE RKET

East Broad
West Broad

*pecials For esday and ursday*

...sh Eggs, ...nt. doz. 25c

Shoulders, Spe-d-ly ... 12½c

ecial for These o Days

Round Steak. ........ 24c

... Corned Beef, ...led Spare Ribs, ..... $1.00

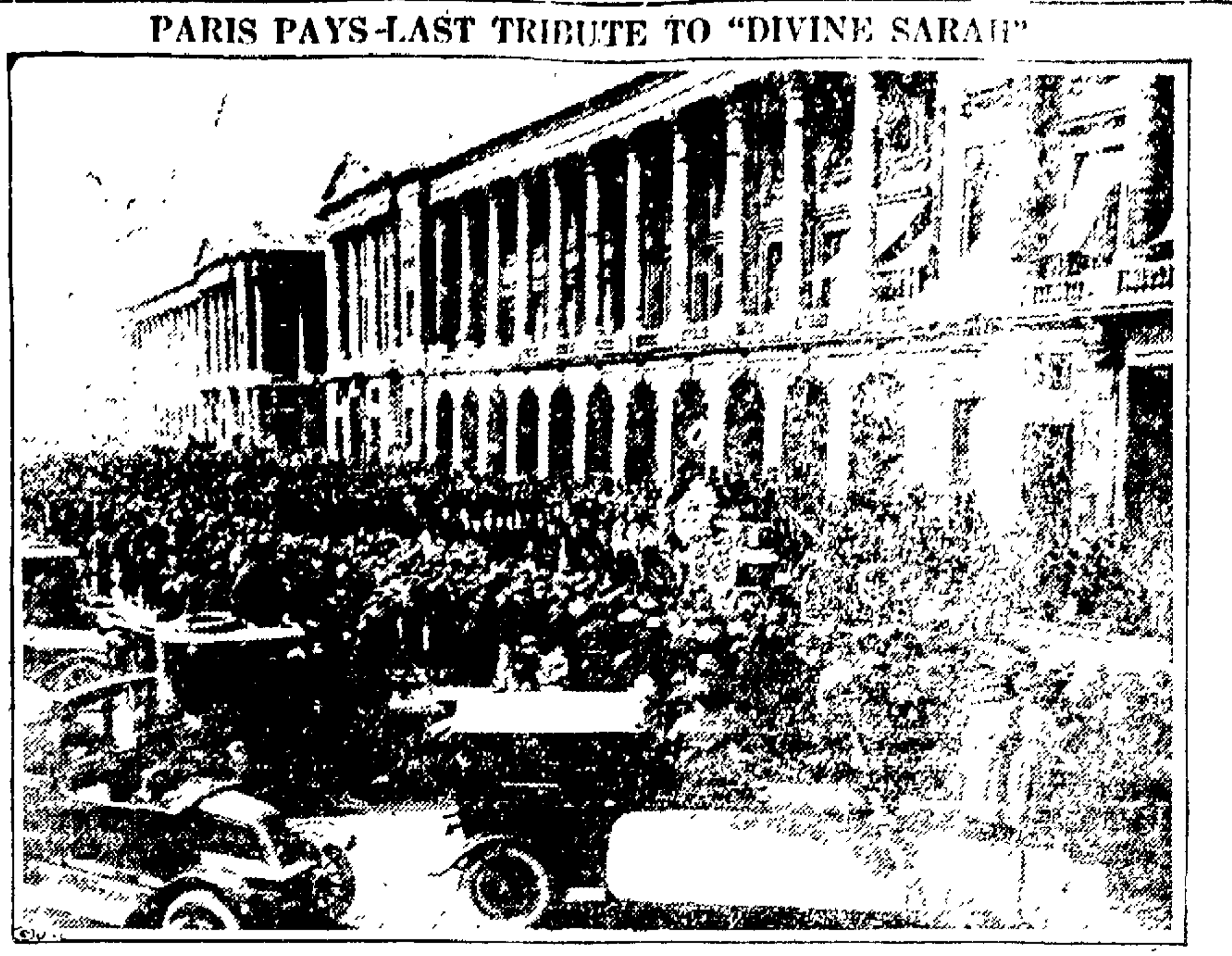
y Lean Bacon ........ 18c

...ners. ......... 18c

...ed Yel-s ...... 20c

...ar Cured Cala ........ 14c

## PARIS PAYS LAST TRIBUTE TO "DIVINE SARAH"



Bernhardt funeral cortege in Place de la Concord.

Thousands of Parisians lined the streets of the French capital through which the body of Sarah Bernhardt was carried to its final resting place. The final tribute paid to the great actress was such as is seldom seen in the French capital. Rich and poor offered homage to her memory.

# BULLETINS

BUCYRUS, April 10.—County commissioners are planning to take action on the proposal to vacate the old Liberty Chapel burying grounds. No interrments have been made there for more than 40 years. A contemplated road improvement would go directly through the old cemetary, and the plans is to have the bodies buried in the old graveyard removed to an adjacent modern cemetary.

CADIZ, April 10.—Two days after Mrs. Mike Sepich of Duncan-..., a mining town, was shot to death her husband was indicted on a charge of manslaughter by a special Harrison county grand jury.

Adena, April 10.—Four local men were injured, Ross Coffman and Clyde Mercer seriously, when their auto went over a 50-foot embankment after being crowded from a road near Smithfield by a truck. Physicians say all will recover.

TILTONVILLE, April 10. — A compromise is expected to be effected in Steubenville in the $100,-000 damage suit of the family of Elmer Cost, who was slain during a tin mill strike at Yorkville last year. It has been reported that the Wheeling Steel and Iron Co. would pay the widow and children $33,000.

DEFIANCE, April 10.—Added to the distinction of having had a woman serve as a grand jury foreman, Defiance county claims a new record in the April grand jury, in having a man and wife on the same jury. They are Mr. and Mrs. William F. Kline, of Hicksville.

COLUMBUS, April 10—The Ohio Farm Bureau Federation, through its auditing Department, has checked up the books of more than 80 co-operative farm marketing organizations during the past six months. The auditing is part of an organized plan to aid co-operative organizations in improving their business practices, and to assist in the prevention of losses through improperly kept records.

LIMA, April 10.—The New York Giants, who clash here today with the Toledo Mud Hens in an exhibition game, will have in their line-up Dolan, Rawlings, Shinners, Stengel and Bigbee, members of the Giants championship team last year. O'Neill, former pitcher for the Lima Independents, will pitch for the Mud Hens.

LIMA, April 10.—Three weeks have passed in Lima since the arrest of anyone for either the possession or manufacture of liquor. The sale of 28 stills confiscated by officers in raids has increased the police pension fund.

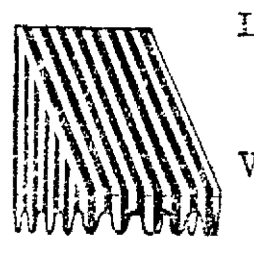
HICKSVILLE, April 10.—Harry H. Owens, of Fort Worth, Texas, has been released under bond after being held two months, charged under five indictments for misrepresenting with intent to defraud more than $20,000 worth of oil stock to local residents. Mrs. Owen, who had been in Defiance since her husband was extradited, returned to Forth Worth with him.

ATHENS, April 10.—The fourth strike in ten days has been settled in the Sugar Creek field by the Ohio Collieries Co. The same issue that has caused dissention before, the division of work among the three mines there, was involved in the ... walkout.

ATHENS, April 10—Three weeks ago Rosey Harvey took two marked $5 bills from prohibition officers and promised to return with evidence against local moonshiners. He ... failed to come back in the ... time. Just recently he returned the money by mail with a note that he is leaving the state at the urgent "request" of the bootleggers he sought to trap.

GRIEF KILLS SISTER

NEWARK, April 10.—Florence ...icken, aged 57 years, died today from grief over the death of her sister and brother, three weeks ... Since then death she has been inconsolable.

Let us measure your needs in awnings, Wall Paper Shades, Rugs and Linoleum.

THE HARRY H. SMITH CO.

Phone 5243 Elyria, O.

*WE WANT YOU FOR SUPPER*

We know how to care for steaks, and how to cook them. If you have some particular way you like a steak or chop order, tell us how it is prepared and we'll extend ourselves to please.

Get Acquainted with our "Bill O'Fare"

"LITTLE JOE'S"

OF COURSE



STOUT WOMEN

Slenderize Your Figure

By Wearing A Comfort Corset-Brassiere

Note the Difference

**The illustrations show convincingly that the Comfort Brassiere is far superior to the Brassieres now being worn.** The Comfort Brassiere is adapted to every woman, whether of slender, medium, or full figure. It is designed and fitted to give beautiful unbroken lines and affords an ideal gown foundation, is adjustable to fit perfectly, and will not ride-up over the corset.

By Wearing A Comfort Corset-Brassiere

**Gives the Figure a Trim Straight Line Appearance**
**Supports, Flattens and Reduces the Bust**
**Prevents Bulging of the Diaphragm**
**Gives the Proper Abdominal Support**
**Adds Carriage to the Figure**
**Makes You Appear 10 to 20 Pounds Lighter**

The Comfort Corset Brassiere outlasts a dozen ordinary brassieres and will retain its shaping after long wear and repeated washing.

**Prices: $1.00 $2.00 $3.00**

The Lewis Mercantile Company


# ASK POLICE TO HUNT HUSBAND MISSING GIRL

YOUNGSTOWN, April 10.—Police all over the country have been asked today to search for Archie Hodges and 15 year old Edith Abel, missing from Youngstown since February 6. Mrs Kathryn Hodges, wife of the missing man, expressed fear that the girl may be dead. She accuses her husband with spiriting away the young school girl supposed to be his daughter. Mrs. Hodges declares her husband was so jealous of the girl that he threatened the life of a Coatsville school boy who attempted to escort the girl from a party.

He was so insanely jealous of Edith that I fear he may have done away with her. Just two months ago I received a card from him which read' the kid is gone' declared Mrs. Hodges.

"The card was mailed from Huntington, Ind. There was nothing else on it to show his intentions or explain his action and I have been unable to secure any information as to the whereabouts of the couple since that time."

**ARRESTED FOR MURDER**

SAN FRANCISCO, April 10.—Announcing that the police were satisfied they have the right man in C. B. Hicks, sailor held at Mare Island navy yard, Captain of detectives Duncan Matheson this afternoon took steps to have a formal charge of responsibility for the death of Rabbi Alfred G. Lafee placed against him. Manuel Lafee, father of the young rabbi, was summoned to police headquarters to swear to the complaint.


**Your system demands ALL BRAN if constipation is to be relieved!**

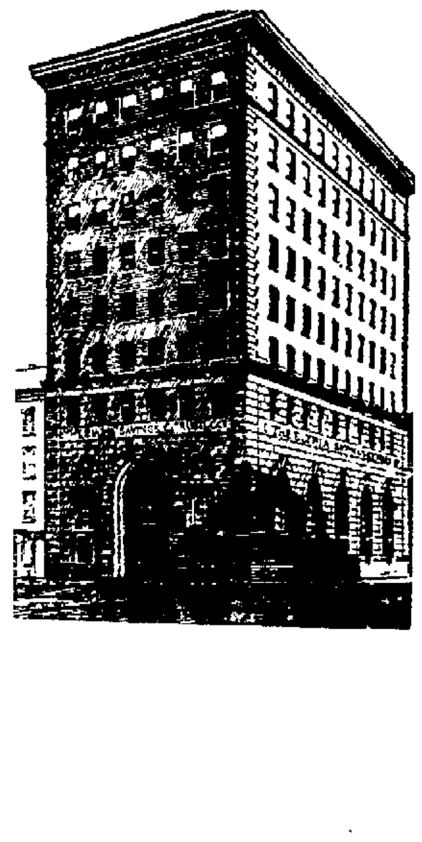
**Your system needs the "roughage" that Kellogg's Bran, cooked and krumbled, supplies. For, it will not only permanently relieve constipation if it is eaten regularly, but its full-content of the vital elements of wheat will build health and strength in a wonderful way.**

**You need bran in its full and beneficial strength and that's what you get in Kellogg's Bran—ALL BRAN! You eat Kellogg's for relief and you will get relief in a wry that nature planned. Foods with a bran mixture cannot help the man, woman or child who faces grave illness through constipation. You must have ALL BRAN—"roughage" that will sweep and clean and purify and bring health back!**

**Children should be given Kellogg's Bran each day; grown people should eat Kellogg's each day—at least two tablespoonfuls, in chronic cases with each meal. Its mechanical action will afford permanent relief.**

**And, you will find Kellogg's Bran a delight to eat because it is so delicious. As a cereal, sprinkled on other hot or cold cereals, or used in countless bakery batches or in cooking, its nut-like flavor will thrill your appetite—and each spoonful means so much in permanently relieving constipation and in warding off this gravest national ailment. Kellogg recipes are printed on each package.**

**Start the entire family eating Kellogg's Bran to-day. See the color come back to faded cheeks; see the snap that will go into lagging steps. Kellogg's Bran is wonderful. All grocers sell it!**

REPORT OF THE CONDITION OF

# The Elyria Savings & Trust Co.

At Elyria, in the State of Ohio, at the close of business April 3rd, 1923.

RESOURCES

| | | |
|---|---|---|
| Loans on Real Estate | | $2,280,924.28 |
| Loans on Collateral | | 570,498.49 |
| Other Loans and Discounts | | 1,483,565.31 |
| U. S. Bonds and Securities (Items 5-6-7-8) | | 9,500.00 |
| State, County and Municipal Bonds | | 14,806.50 |
| Other Bonds, Stocks and Securities | | 115,005.00 |
| Premium on Bonds, Stocks and Securities | | 2,200.00 |
| Furniture and Fixtures | | 685.00 |
| Real Estate other than Banking House | | 163,068.50 |
| Cash Items | | 7.95 |
| Due from Reserve Banks and Cash in vault (Items 16-18-19-20-21) | $ 601,740.87 | |
| Exchanges for clearing | 41,611.24 | 643,352.11 |
| Foreign Money | | 50.75 |
| Due from other than Reserve Banks | | 218.86 |
| Items in transit | | 629.71 |
| Other Assets (Items 26-27-28) | | 581.67 |
| Bank Building Account | | 579,476.19 |
| TOTAL | | $5,864,514.77 |

LIABILITIES

| | | |
|---|---|---|
| Capital Stock paid in | | $ 500,000.00 |
| Surplus Fund | | 500,000.00 |
| Undivided Profits less expenses, interest and taxes paid | | 119,006.05 |
| Individual Deposits subject to check (Items 35-36) | $1,716,992.10 | |
| Cashier's Checks outstanding | 11,954.22 | |
| Certified Checks outstanding | 11,237.64 | |
| Dividends Unpaid | 1,050.00 | |
| Time Certificates of Deposit | 98,410.08 | |
| Savings Deposits | 2,605,864.68 | 4,445,508.72 |
| Bills Payable | | 300,000.00 |
| TOTAL | | $5,864,514.77 |

I, Arthur J. Robinson, Cashier of the above named The Elyria Savings & Trust Company, do solemnly swear that the above statement is true to the best of my knowledge and belief.

ARTHUR J. ROBINSON.

STATE OF OHIO, COUNTY OF LORAIN

Subscribed and sworn to before me this 7th day of April, 1923.

GUST KOLINSKI,
Notary Public.

(SEAL)

Correct—Attest:
THOS. K. COOK,
...AS. A. ...TH.
...A. ST...SON
Directors

# O'DONNELL WALL PAPER AND PAINT CO. SUPPLIED PAINT FOR COLOR SCHEME

When you first step into the new Bank building of The Elyria Savings & Trust Company, you are going to receive a pleasing visual sensation. The harmony of the color scheme will appeal to your aesthetic taste. It would be impossible to create this impression if inferior materials had been used in the construction and decoration of the building, but the officers and directors saw fit to use only the highest quality materials.

They decided after visiting a large number of banks, and other newly constructed insitutions, that the Acme Quality paints and varnishes would be used throughout the entire Bank building. It was the good fortune of the O'Donnell Wall Paper & Paint Company to furnish these materials. There were 2100 gallons of Acme Quality non-lustre used upon the walls and in the offices of this building. Acme paints, varnishes, enamels, and stains were used on the walls, ceilings, woodwork, etc., in the various departments of the building.

The O'Donnell organization has built up a splendid business in Elyria. At the present time they are jobbers for Lorain, Huron, Medina and Cuyahoga counties, in many of the lines which they handle. They carry a very extensive stock. A representative of the organization affirmed that during the period of a year, they handle as high as a half million rolls of wall paper and after tweny-five years of service, to the community, are very pleased to have had an active part in the preparation of the new Bank building.

# WILKINS-HURST CO. PICKED BY BANKERS FOR FURNITURE

The purchasing department of The Elyria Savings & Trust Company started out with the idea that they would select only the most exquisite and substantial furnishings for their new Bank Building. When it came to the problem of purchasing chairs, settees and bank furniture, they got in touch with the largest and most expert manufacturing companies in the country. After much correspondence and investigation, they finally decided upon the products manufactured by the B. F. Marble Chair Company of whom the Wilkins-Hurst Company are local representatives.

Mr. Hurst of the Wilkins-Hurst Furniture Company was called in and it was explained to him just what the bank people wanted. The final outcome of their labors was a final order placed with the Wilkins-Hurst Furniture Company. Mr. Hurst said "We feel sure that the Bank has chosen wisely in selecting the B. F. Marble Chair Company's products. They are the peer of any manufactured goods in their line. The entire selection is made of solid walnut. The soft tone colorization of this wood and its durability makes it of exceptional value in real artistic office furnishings. It will be in harmony with the charming decorations and delightful surroundings in the new Bank Building."

The solid walnut furniture matches the woodwork of the interior of the bank. The directors chairs, officers chairs, chairs for the telephone booths, ladies' room, children's room, coupon room, safety deposit department are of the same material and of a like construction. Good taste and appealing design is evidenced in every piece of furniture.

E. Phillips Oppenheim, the English author, has written more than seventy full-length novels, besides countless short stories and articles.

Easter, the word, is believed to have been derived from Eastre, the name of the goodess of the morning, or the spring.

# BUSINESS MEN SAFEGUARD RECORDS

C. B. Mincks, Elyria representative of the Safe-Cabinet Co., points with pride to the fact that The Elyria Savings & Trust Co. have installed their products in their new bank building. He tritely remarks, "The wise man will follow their example."

A manufacturing plant or in fact any other business is in full operation, and paying profits, that were made possible by years of thought, sacrifice and effort. It has a splendid future and a successful past. There are many valuable records, the history of past transactions, and the guide to future policy. Despite watchfulness and precaution, consuming flames suddenly wipe out all that has been built. The records of a life time of effort burn and no insurance covers them. Inventories and invoices, essential proofs of insured loss are destroyed, making a satisfactory adjustment almost impossible. All valuable records are gone or are water-soaked, production stopped and the future looks black and uncertain. This could happen to your business, but the safe-cabinet would save such a situation. Mr. Mincks's business is to advise how to safely house all valuable but intangible assets. His services can be obtained any time without obligation. If your present record protection is inadequate he will gladly tell you so. Court house and city hall records, besides those in many plants and business places in this city are thus protected, and Mr. Mincks says again, "The wise man will follow their example."

# ORNAMENTAL PLASTERING NEEDS SKILL

While ordinarily accepted as a very commplace part of any extremely modern building, there should, however, be uppermost in the visitors' eye the fact that ornamental plastering is a work that demands unusual skill and an artistic eye for it is this particular part of interior decorating that supplants or builds a background for the finer objects.

An officer of the Bagnell-Taylor Company of Cleveland, Ohio, the firm doing the ornamental plastering work in the new Elyria Savings & Trust Company Buildings, said that the average person gives little credit to the ornamental plasterer and yet if this bit of artisian technique was to be omitted, it is very probable, he continued that many banking institutions would not present the creditable appearance they now boast of.

The Bagnell-Taylor Company is known as a national organization, having work under construction in various parts of the United States, and are certainly more than well equipped to handle any of the largest building contracts and this statement is best evinced by the splendid and lasting skill that the new Banking Room of the Elyria Savings & Trust Company presents.

A French scientist, M. Otto, has discovered that all kinds of wood can be seasoned rapidly and efficiently by means of ozone. He has established a factory in Paris, and another in Italy, where various species of wood are being treated by the new process. In two weeks fresh lumber is ready for the carpenter, and is as dry as if it had been exposed to the air for years.

Sir Henry Bessemer's great discovery of a practicable method of converting iron into malleable steel was promoted by Napoleon III, who complained to him that the metal used in cannon was poor and expensive and suggested that experiments be made with a view to bringing about improvements.

A Swedish scientist is said to have devised a steam accumulator by means of which it is possible to do away with the clumsy and wasteful boiler now in use. The invention is regarded as one of the most important ever made in connection with steam engines.

The unmapped regions of the Canadian northeast, far within the Arctic circle, are believed to contain immense deposits of metal, ore and possibly a great reservoir of petroleum.

The strong prejudices still exist against the higher education of women in Japan is evidenced by the fact that no woman can enter the Imperial University of Tokyo, which alone gives a recognized degree.

The women of South Africa have at least another year to wait before they possess the ballot. By the margin of only one vote, Union Parliament has rejected bills for the enfranchisement of women.

An additional allowance of $50 a month is to be made for former service men of the United States army who are blind, legless or armless. This money is intended for the employment of extra attendants for the men.


## Windproofed by Sterling

There will be no cold draughts in any part of this modern building because the window and door frames have been sealed tightly to the brick walls by caulking with Sterling Glazetite elastic caulking cement for new and old buildings and homes.

THE STERLING PRODUCTS CO.

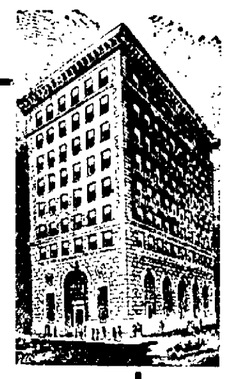
Manufactures—Painters—Caulkers

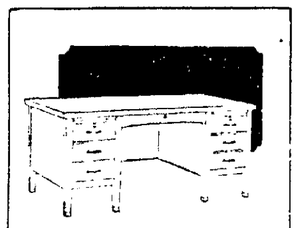
5005 Euclid Ave. Cleveland, Ohio Randolph 4420

DON'T TALK BEHIND THE BUSH—BUT GET IT CUT AT

Ernie Leedale's BARBER SHOP

"Say It Without Whiskers"





Desks
Chairs
Filing
Cabinets

Cutler Desks
"They Express Success"

Books
Stationery
Office
Supplies

We are proud to have furnished practically all the special steel furniture in the New Bank Bldg.

All the beautiful walnut desks in the Bank proper were furnished by us.

We have also furnished nineteen offices on the various floors in whole or in part.

Don't let customers get a wrong impression of your business because your private desk looks shabby.

Let us confer with you on your office equipment. Estimates and suggestions gladly given.

The Loomis Co.
ELYRIA, OHIO.

Twenty-five years of real title service to the public of Cuyahoga County, is the record we bring to you in establishing an office in your city.

We hope to be a factor in the great development of your city and county.

CAPITAL AND SURPLUS OVER $920,000.00

THE GUARANTEE TITLE AND TRUST COMPANY

212 Middle Avenue, Elyria, Ohio

## WIS MERCANTILE CO. FURNISHED MANY OFFICES

e making your tour avings & Trust Com- nk building on next noon and evening, rprised and pleased iful and artistic fur- ny of the new of

Mercantile Company ge number of these rugs, carpets, and orted silks, high- aterials, and rugs of and designers will ese offices Many of h were furnished gelow, Hartford and of which The Lewis Mercantile Company is agent in this city

Mr Gillis of the Lewis Mercantile Company, said, "We believe that many of the offices in the new Bank building are as charmingly equipped with rugs and draperies as you will find in most any office in Ohio We have certainly put some wonderful merchandise in a large number of these offices. We have the contract on the draperies for the directors, banking and officers rooms and when this has been completed, we believe it will represent a work of Art which will be of great interest to the people of Elyria and this vicinity

## AND HEATING ENT IS THE LATEST

ion of the heating system in the new was no small under- een carried forward and satisfactory conclusion by The Koblitz Plumbing & Heating Company of Cleveland, Ohio. This company had full charge of these two departments and installed everything from the two large Utica Boilers to the simplest plumbing devices. The entire building is equipped with standard equipment from the basement to the top floor. No details were left undone and it stands today as a complete unit with the most advanced equipment that modern science in heating and plumbing has produced

## A WORLD'S ST COMPANY

DORE G. SMITH,
ust Company Division,
Bankers Association

ompanies of the Unit- custodians of nearly n dollars of assets to be used in advancing industry, commerce and trade. This word "trust" means something more than a term of trade. It indicates trustworthiness and responsibility. It measures vast confidence th ns of citizens repose s that can be trusted. occasionally, to ask at life implies, what and corporate life im- wholesome, at such a n human affairs, when ars many expressions fidence, when distrust re speaking loudly in ial and political life, that there are some institutions that are rusted. The note of e too loudly sounded world today.

America is the world's Trust Company at present. She is the world's largest creditor, and that imposes an outstanding responsibility. Our creditor position is still new to us, but after several years of it we are able to perceive that having changed from a great international debtor to the greatest international creditor calls for something more than complacent reliance on our new position.

What is most needed at this moment is a general conviction, such as the individual banker must always keep in mind in his dealings as creditor, that it is a creditor's duty to keep his credit sound, to keep his debtors solvent, to help maintain business as "a going concern"

Europe is of value to us only as Europe is a going concern. The only way Europe's debt can be liquidated is through continuance in business. This involves political and social rehabilitation as well as economic. To this rehabilitation it is America's duty as creditor to contribute.

The adjustment of international indebtedness must be made while new business is being done. It is part of America's trusted obligation to use its unique position by assisting, with profit to herself and to the borrowers, the progress of economic production and distribution in all promising countries. That is part of the day's work, and the day's work must meet the world's need.

## A HARDWORKING PIECE OF PAPER

### The Bank Check and How It Performs Many Different Services for Business.

Americans are the greatest users of bank checks in the world. Less than eight per cent of all business transactions in the United States is conducted with money, or, to put it another way, more than nine out of ten transactions are conducted with commercial instruments, of which one of the most important is the check.

The use of the check has become universal in America because it is one of the simplest yet most efficient business devices ever invented. The bank transactions of Mr. Smith, the storekeeper, illustrate in a general way those of all other business people. Storekeeper Smith's customers pay him for the goods he sells to them both with cash and checks. At the end of the day he counts up the proceeds of the day's business and finds his sales have amounted to, say, $500. What does he do with this money? He owes a large part of it to the other business concerns from which he purchased at wholesale the goods he is selling. Some of these companies are in Mr. Smith's town, and others are located at some distance from it Even small business would be a clumsy, complicated and time-wasting affair unless it were for the facility of the bank check.

#### When a Check is Useful

Mr Smith could pay his bills by sending cash by mail, but this method of payment would be unwise, because of the danger of the money being lost in transit. Again, he might go out and buy express or postal money orders for the amounts due, but to do this regularly would require a great deal of his time, and would involve needless expense. Besides, a money order does only half the work a bank check does. Although it is in reality a kind of a check drawn by the express company, or by the post office, in favor of some person or firm, it is not returned to Mr Smith after it has been cashed, but goes back to the express company or to the post office that issued it. On the other hand, a cashed check after it comes back to the bank and is cancelled is returned to Mr. Smith, who can keep it as a receipt in proof of the fact that his bill has been paid.

More than this, in order to keep accurate records Mr. Smith wants to have one account in which all his receipts can be entered and out of which all payments can be made. He therefore adopts the course that most other business men and women follow. He takes his $500 to the bank, where it is safely kept and can be drawn upon as needed. The teller enters the amount in a small pass book, which is a record of deposits. The pass book is issued in Mr. Smith's name and is handed to him, together with a supply of blank checks Mr. Smith is now ready to pay his bills by checks up to a total of $500.

#### A Complete Record

His check will be received at any bank where the indorsement of the person to whom it is made payable, which is written or stamped on the back of the check, is known to be genuine. The bank receiving the check will either pay or credit it to the payee, and then send it on to the bank in which Mr. Smith deposits his money, where the amount will be deducted from his $500 balance. The check, after being properly cancelled, will be returned to him at the end of the month. He will then have a complete record showing that he deposited $500, that he drew checks of, say, $120 to pay some of his bills, that he has a balance left of $380 and that his bills have been duly paid as shown by the cancelled checks with the indorsements upon them.

The bank will pay all checks presented to it bearing Mr. Smith's signature as given on his signature card in any sums covered by the amount of his bank balance, which he continually increases by deposits and decreases by checks drawn against his account. This process of making deposits and issuing checks continues day after day, both the depositor and bank keeping their own records.

Millions of such transactions are handled every day by the banks and trust companies of the United States. In one year more than two hundred and fifty billions of dollars in checks have passed through the New York Clearing House alone. Payments of these vast sums are made without the use of any actual money. A wonderful system has been built up by the use of the small slip of paper we call the bank check. The check is essential to the business and commercial life of the present day.

The whole floor of the Pacific Ocean is sinking, according to one noted scientist. The largest displacement of this kind on record occurred in 1899, when the fall was 47 feet.

Bees born in autumn live till the following year, but those that hatch in summer seem to work themselves to death, and die in about six weeks.

The Salvation Army publishes ninety-one periodicals in forty-eight languages.


The Lewis Mercantile Company

The Lewis Mercantile Company furnished many of the carpets, rugs and draperies found in a large number of the offices in the new Bank Building.

We are pleased to say that in every case we sold only the highest class goods which, in fact, is always characteristic of our store.

We can also say that we have the contract for all of the interior decorating for the banking, officers, and directors rooms. When this contract is finished, this will be one of the most elaborate pieces of work ever completed in Elyria.

When planning decorations for your home, office, church or lodge, consult our expert decorating and drapery departments. Our work is unique and exquisite.

The Lewis Mercantile Company

ELYRIA LUMBER

OUR MODERN EQUIPMENT MAKES DELIVERY EASY—CONCRETE MATERIALS PLACED ON BANK SITE WITH NO DELAY

When representatives of the Hunkin-Conkey Construction Company came to Elyria last summer to look over our plant and see if we were fully equipped to furnish and deliver the concrete materials for the proposed eight story bank building, it didn't take ery long to satisfy them.

4,000 TONS DELIVERED DURING THE LIFE OF THE JOB

In addition to all the other requirements of this job and our usual work during the t eight months, we delivered 4,000 tons of sand and slag at the site of the Bank. account of lack of storage place at the site this material had to be supplied as required, whether day or night. And because of this requirement practically all the 00 tons were delivered by means of a Ford dump truck, with but one extra man on job.

DEVICE FOR LOADING BY GRAVITY MAKES IT POSSIBLE

Two years ago, with confidence in the continued growth of Elyria, our Company install an electric crane and an elevated trestle. From this trestle, by the oldest force in e world, the force of gravity, we can now load hundreds of tons of coal, sand or slag ily. From the hopper car on the trestle the material is poured directly into the aiting wagon or truck below. Maximum efficiency in this simple operation was ained by the use of a perpendicular chute pouring directly into the center of the agon box, thus distributing the load. And the best part of it all is that carload deliveries never touch the ground.

ELECTRIC CRANE HANDLES 30 CARS of INDIANA LIMESTONE

The electric crane traverses our yard on a runway which extends from the loading point on the trestle out through our MODERN LUMBER STORAGE and overhangs the switch tracks on the north side of the building. With this crane the thirty cars of Indiana Limestone blocks used for the face of the Bank building were easily handled from car to truck and later to the building site. This proved a real service to the contractors, since it avoided the longer work of unloading and reloading by hand. And all this went on without interruption of our usual work. Our modern equipment did it easily and WITH NO DELAY.

MILLWORK OF QUALITY ENHANCES BEAUTY OF WOOD. WALNUT FINISH IN BANK ALL WORKED IN OUR MILL

It is rather unusual to find, in a city of the size of Elyria, a retail lumber and material yard equipped with facilities for handling fine finish work of the character required by the architects of the new Bank building. So with a bit of natural pride in the success of our job, we want the public to know, just at this time, that every bit of the beautiful native walnut employed in the new structure went through our mill and was worked by skilled handicraftsmen there, who had the best machinery obtainable at their command for making all kinds of detail work.

MEN WHO DO FINE FINISH WORK BECOMING SCARCE

And because craftsmen in this trade are becoming scarce, we think it well to tell you just who these men were. They were Clarence H. Vincent, John Denger, O. A. Martin, William G. Spear, John Foster, E. H. Jackson and Vincent Althof. These men were all qualified by years of experience in their craft to do the fine work required by the nature of the job and by the choice native wood employed.

INTERIOR TRIM OF BANK MADE FROM SELECTED WALNUT

All the wood frames, sash and interior trim in the new building were made in our woodworking department from selected West Virginia walnut logs. These logs were shipped in their green state and as soon as they were sawed into boards and plank they were put into the most modern dry kiln where they were steamed and sweat for two days. This process of steaming removes the sap or juice of the log, which, if allowed to dry in the log, would not have produced the soft brown color desired by the architects.

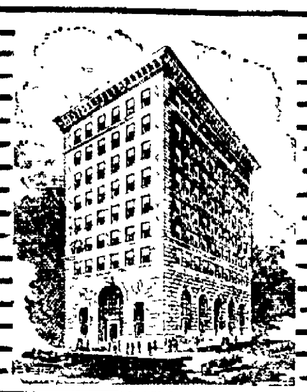
NATIVE WALNUT BECOMING AS SCARCE AS THE MEN WHO WORK IT.

And like the craftsmen who handle fine woods for a job like this, the wood itself is becoming more and more scarce. Mr. Schmidtt, of the Martin-Barriss Company, who is an expert in hard woods, told us that he had to scour the country at the last to find walnut to complete the job. We hope when you are looking at the walnut finish in the Bank building, particularly in the directors room, the natural beauty of the wood will be enhanced in your mind by the remembrance of its choiceness and the thought of the quality of the millwork which has gone into its making.

THE ELYRIA LUMBER & COAL CO.

CHAS. J. CREHORE, MGR. DIAL 2112 ELM AND CHESTNUT STS.

Builders of The Elyria Savings & Trust Co.'s Building

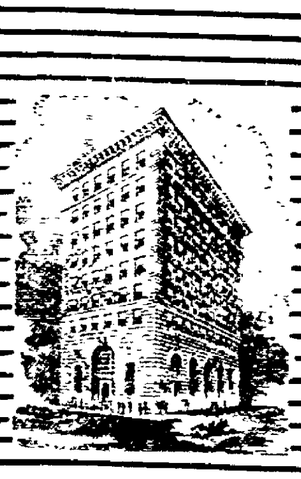


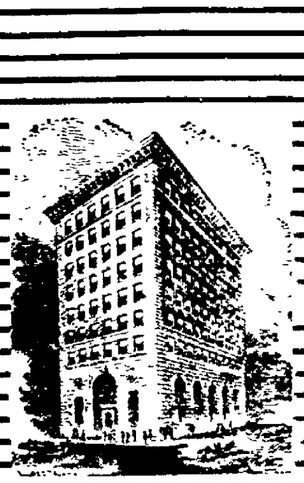
# The Hunkin-Conkey Construction Company

## General Contractors

Main Office, Cleveland, Ohio

Buildings, Foundations, Bridges, Pile-Driving Docks



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OPEN RECRUI

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# WELLINGTON

By Mrs. A. B. Curtiss

**MASONIC DINNER ENJOYED**

WELLINGTON, April 10—About 150 Masons attended the Masonic dinner served by the Eastern Stars at the Congregational church on Monday evening. Guests were present from every town in the county. After dinner, initiation of new members and installation of officers took place at the Masonic hall.

**Afternoon Club Meets.**

**AFTERNOON CLUB MEETS**

WELLINGTON, April 10.—Mrs. S. Hummel entertained the Afternoon club at her home on Monday afternoon. The following program was given:

Review of the book, "Babbitt," by Sinclair Lewis—Mrs. Caroline Renouard.

Current Events—Mrs. Jamieson, Mrs. McHenry.

**GRANGE MEET WEDNESDAY**

WELLINGTON, April 10.—The regular meeting of the Wellington Grange will be held Wednesday evening, April 11. Important business demands the attendance of every granger.

A play entitled, "Not a Man In the House," will be given during the lecture hour, and the Robinsons will entertain with some of their good music.

**WELLINGTON PERSONALS**

A. R. Horr and G. B. Warner were in Cleveland, Monday.

Mr. and Mrs. C. E. Frank and Mrs. Jack Hughes were called to Cleveland early Monday morning on account of the serious illness of Mrs. H. E. Weeks.

Mr. and Mrs. J. L. Ross and daughter Dorothy attended the funeral of Martin Reisinger at North Eaton last Thursday.


**End the pain of CORNS quickly, *safely!***

*This way*—rid yourself of misery from corns. In one minute Dr. Scholl's Zino-pads will do it—*safely!* They remove the *cause*—friction-pressure, and heal the irritation. Thus you avoid infection from cutting your corns or using corrosive acids. *Thin;* antiseptic; waterproof. Sizes for corns, callouses, bunions. Get a box today at your druggist's or shoe dealer's.

***Dr Scholl's Zino-pads***

*Put one on—the pain is gone!*


GENE SHOULD SWING HIS MASHIE ON THE MASHER

Derelys Perdue 'or whose favor, Gene Sarazen, golf king, above, is matched with Craig Biddle, Jr.—but not on the golf links.

Now comes out the secret why Gene Sarazen, knight of the niblick, has forsaken his first love golf, and entered the lists of love. Gene whose absence at the spring tourneys has been commented on, is said to be engaged in a finish match with Craig Biddle, jr., for the favor of Derelys Perdue, movie actress. And Gen always did swing a mean niblick, but we don't know about his love game.

# TO FEED HENS GREENS BRINGS LIVELIER EGGS

**A Third Better Hatches Reported; Poultryman Gives Ideas on "Good" Hatch and Rear**

Thirty per cent better hatches are reported from Williams County by a poultry farm demonstrator who began this spring to allow his hens access to a small patch of green rye. Just why this happens, poultrymen at the Ohio State University cannot explain, but they say hatches always are better when the flock can "graze" over green rye, wheat, or the like.

Vitamins in the grass may account for the increased vitality of the egg, they say, but profess no definite information.

Asked what might be called "a good hatch," G. S. Vickers, poultry extension specialist, said that 50 per cent is fair enough. Of this he thought a fair rearing average would be between 80 to 85 per cent of the chicks hatched.

"If a poultryman can keep his losses down to 10 per cent of the hatch for the first four weeks, and to 10 per cent of the remainder afterwards, he is doing rather well," Mr. Vickers said. The large loss which is now the usual thing in Ohio after the first four weeks he attributed mainly to the spread of the flock disease, coccidiosis.

Fish cannot live in standing water unless it contains growing plants.

# PITTSFIELD

By Mrs. Reed Ires

PITTSFIELD, April 10.—Mr Freed of Ashland has rented and moved his family on the Shroeder farm.

Harold Pitts has removed from Wellington to the A P Lluco farm that he has rented.

H P Campbell has decided to quit farming. He will have a public sale of live stock and farm implements on his farm, Saturday April 14.

Mrs A L Norton who has been ill for some time, has improved but her case does not respond to treatment as her many friends hoped might.

Mr Balcomb and family have moved on Mrs Coleman's farm recently vacated by B F Behner.

Mr and Mrs R. E. Peard returned on Thursday from their winters stay in Florida.

Mrs Steven White of Wellington spent from Tuesday until Thursday at the Clarence Jordan home.

Tuesday evening April 3rd Mrs Agnes White, entertained a company of twelve young friends at her home on South Pleasant street, Oberlin, at a miscellaneous shower given in honor of Miss Marian Whitney of Pittsfield. Dainty refreshments were served. Those present from Pittsfield were Miss Sara Garrett, Marjorie House, Treva Avery and Marian Whitney. She received several very nice presents.

Married at the Oberlin M E parsonage by Rev W Smith, on Friday noon, April 6, Mr George M Houghton of Oberlin and Miss Marian Whitney of Pittsfield. The happy couple spent over Sunday with their parents, Mr and Mrs T C Whitney. They began housekeeping in their own home on Orchard street, Oberlin on Monday. Congratulations are extended.

Miss Fanny West, a teacher in the Cleveland schools spent her spring vacation last week at home of her parents, Mr. and Mrs. A. O. West.

Mrs Clarence Jordan is on the sick list suffering from effects of a bad cold contracted in the early winter.

Mrs Joseph Clavern is very sick at her home.

Robert Jordan is improving from illness extending during the winter.

Mrs Ada Sherburne entertained on Thursday Mrs Roxa Ackelson, Mrs Nellie Baxter and daughter, Helen and Mrs Dixon all of Oberlin.

Arthur Sheffield of Lorain visited his mother, Mrs Emma Sheffield on Friday. Mrs Sheffield is on the sick list.

Earl Betts is working in Elyria now.

The Farm Woman's Club was very pleasantly entertained on Friday at the home of Mrs. Walter Green with a good attendance and pleasant time reported.

R. E Campbell attended a district Farm Bureau meeting held at Sandusky Monday afternoon.

Otis Mills and family of Bay field, Wisconsin, are spending few days at the home of their cousins, Mr and Mrs. George Wait and other relatives. They are on their return trip from their winters stay in Florida.

The Epworth League will serve lunch at the H. P. Campbell sale on Saturday next.

Mrs M A Campbell has returned from her winters stay in Florida, where she spent a most pleasant time at St. Cloud with pleasant weather most of the winter and no frost to do damage of any account. When she left April 3rd, corn in the tassel, new potatoes, tomatoes and cucumbers and strawberries a plenty and had been ever since Christmas. The mercury registered at intervals during the winter at 90 and 92 degrees. On the way home she saw acres of fine crops of potatoes and all garden products, luscious pastures with many herd of cattle grazing in Florida in Georgia, Tennessee and Kentucky she saw the best of wheat and many acres of it too. An increase acreage over previous years, that she has traveled through this section.

Belgian state is constructing, near Burges, the most powerful radio station in the world, the aerial to be supported by eight towers 275 meters high and the power plants to consist of one 1000-kilowat generator with two high-frequency generators of corresponding power.

That 27 radio apparatus manufacturers are infringing on each other's patents and 1,000 other concerns are infringing on patents of older firms, is the report of recent investigations.

Manufacturing plants in New York City paid salaries and wages totaling $1,131,954,492 in a year and turned $2,801,619,398 worth of material into $5,260,707,577 in finished products, say the last census reports.

Statement of Condition

## The Lorain County Savings & Trust Co.

**At the Close of Business April 3, 1923**

**RESOURCES**

| | | |
|---|---|---|
| Loans on Real Estate | | $1,869,306.37 |
| Loans on Collateral | | 1,463,381.38 |
| Other Loans and Discounts | | 1,867,152.86 |
| U. S Bonds and Securities (Items 5-6-7-8) | | 21,790.00 |
| State, County and Municipal Bonds | | 37,600.00 |
| Other Bonds, Stocks and Securities | | 1,148,676.54 |
| Banking House and Lot | | 500,000.00 |
| Furniture and Fixtures | | 36,128.77 |
| Real Estate other than Banking House | | 4,398.79 |
| Cash Items | | 9,812.15 |
| Due from Reserve Banks and cash in vault (Items 16-18-19-20-21) | $1,025,261.27 | |
| Exchanges for clearing | 22,183.13 | 1,047,444.40 |
| Items in transit | | 51,600.63 |
| Other Assets (Items 26-27-28) | | 746.23 |
| Total | | $8,058,068.12 |

**LIABILITIES**

| | | |
|---|---|---|
| Capital Stock paid in | | $ 500,000.00 |
| Surplus Fund | | 500,000.00 |
| Undivided Profits less expenses, interest and taxes paid | | 52,049.76 |
| Individual Deposits subject to check (Items 35-36) | $2,436,745.11 | |
| Demand Certificates of Deposit | 131,174.86 | |
| Cashier's Checks outstanding | 23,204.40 | |
| Certified Checks outstanding | 2,800.18 | |
| Due to Banks and Bankers | 77,000.00 | |
| Dividends Unpaid | 8,480.50 | |
| Time Certificates of Deposit | 40,000.00 | |
| Savings Deposits | 4,027,579.06 | |
| U. S. Postal Savings | 3,625.07 | 6,750,609.18 |
| Trust Deposits (Uninvested) | | 5,379.18 |
| Bills Payable | | 250,000.00 |
| Total | | $8,058,038.12 |

I, Alvin J. Plocher, Vice-President of the above named, The Lorain County Savings & Trust Co., do solemnly swear that the above statement is true to the best of my knowledge and belief.

ALVIN J. PLOCHER.

Correct—attest:
C. E. LOZIER,
JAS. A. HEWITT,
W. S. MILLER,
Directors.

STATE OF OHIO, COUNTY OF LORAIN.
Subscribed and sworn to before me this 9th day of April, 1923.
(SEAL) C. L. SOTHERDEN, Notary Public.

It is a matter of local pride that Elyria has the largest bank between Cleveland and Toledo, as shown by the above statement, but of still greater satisfaction to us is the knowledge that we have earned the good will of a discriminating community which the ever-increasing growth of this bank indicates. . . . . .

**OFFICERS**

F. A. SMYTHE ..... Chairman of Board
W. S. MILLER ..... Vice-Chairman

Arthur B. Taylor.....President
S. H. Squire.....Vice-President
Alvin J. Plocher .....Vice-Pres and Trust Officer
W. H Stark.....Secretary
H. A. Daniels.....Treasurer
C C. Day.....Ass't Secretary
V. L. Walsh.....Ass't Secretary
H. E. Birch.....Ass't Secretary
A. M. Thome.....Ass't Treasurer
C. F. Wagner.....Ass't Treasurer
J. D. Sugaski .....Mgr. Foreign Exchange Dept.
Don L. Granger .....Mgr. New Business Dept.

## The Lorain County Savings & Trust Co.

ELYRIA, OHIO

RESOURCES **8** MILLIONS

# FIRE LOSS IS ER FIVE THOUSAND

ief Wallace Bates reports lepartment responded to ) alarms during the March. He also esti- fire loss for the month at ince the first of the year tment has responded to alarms with an estimated $5,611.

## FATALLY BURNED

NATI, April 10.--Martha years old, is expected h to burns received today dress caught fire as she in front of a grate at West Third street. was unconscious before r could reach her.

## ENRIETTA

Mrs. H. G. Portman

ETTA, April 10. Mil- ra, the little daughter of rs. John Born, died very at their home Saturday She was born on April She seemed in her usual il only a short time be- death, but was seized ulsions and passed away arrival of the physicians. dred was a bright child nny disposition, and her ath was a dreadful shock ily. She was a member dle Roll of the Methodist hool, also a little Light d although but a baby, will be sadly missed. There are besides the parents, three brothers, Harvey, Arthur and Howard, and three sisters, Dorothy, Lucile and Louise. Sympathy is extended to the bereaved family. Funeral services were held Tuesday afternoon.

Mr. and Mrs. J. R. Lees delightfully entertained the teachers of the Birmingham, Florence high school at dinner one evening last week.

Albert Reusser's are enjoying the comfort of an Overland sedan.

The Ladies' Aid society of the M. E. church was held at the church parlors Thursday afternoon. Mrs. Bonnet presided. It was decided to arrange for the purchase and planting of shrubbery around the church.

The Hill Ladies' Aid society held their meeting at the parsonage Thursday afternoon.

The Ladies' Aid society of the Reformed church will hold their regular monthly meeting at the home of Mrs. Rosa Bauman, Thursday afternoon, April 12th.

Joan and Donald Portman attended a children's party at Lorain, Thursday afternoon.

Mrs. Lena Amstutz, who has been visiting her brother in Cincinnati for several weeks, expects to undergo a serious operation at Bethesda hospital there within the next few days. Her many friends here hope for a speedy and complete recovery.

Mr. Morey, music teacher of the Henrietta schools, is doing splendid work with the high school group especially. He has organized a girls' club which has rendered selections on several occasions. At present time he is working with an orchestra and an operetta.

Rev. Jauch assisted in communion services at the Vermilion church Sunday morning, but occupied the pulpit here as usual Sunday evening.

The annual banquet of the Birmingham, Florence, basketball team was held in the high school auditorium Friday evening. Miss Mills and her Domestic Science classes prepared the banquet and the boys of the freshman class served it. Robert Lees presided as toastmaster and the toasts were as follows: W. T. Tweedy—Gate Receipts; Mrs. G. I. Baker—Side Lines; Dorothea Born—Whistle; Myron Knott—Fight; R. W. Jeffery—Gun Shot; Pearle Wilford—Winner; Anna M. Mills—Tomato Soup; Our Tiffin Trip—Edwin Howe. Dr. Boss also spoke commenting upon the splendid work done by the teams this past season. Music was furnished by Gladys Hunter, Marjorie Howe and Lucille King. The newly elected captains are Floyd Wasem and Madelyn Harrison. Twenty-three letters were presented to members of the teams, seven of which were won by members of the senior class.

Mrs. Brandt, president of Federation of Woman's Clubs of Erie county, addressed the members of the Parent-Teachers' association at Birmingham, Wednesday evening. Although the weather was unpleasant there was a good attendance.

Claude Unger took several pictures of the auto bus, filled with children, in one of the numerous mud-holes, Friday afternoon. It is not generally known if they are to be used an an "ad" for the auto company or as convincing evidence that the proposed new road is a real necessity.

The township club leaders attended a meeting at the county office in Elyria, Tuesday afternoon. A number of the boys and girls have signified their intention of joining, and actual work will soon be started.

Several from here attended the meeting of the county board of education in Elyria last week. Mrs. Herman Portman addressed them on "A Parent's Viewpoint of the Rural School Situation of the County."

Teddy Wyttenbach now has his radio completed and has been enjoying some fine entertainments.

On Wednesday evening the teachers and high school entertained the basketball teams at a banquet in the gymnasium. The "gym" was very tastefully decorated in green and gold, the high school colors. A delicious three-course dinner was served at 6 o'clock, hand-painted place cards being used. Harold Bauman, Ruth Fairchilds, John Dagil, Grace Dudley, Claude Unger and Assistant County Superintendent Mr. Mitchelson. In Mr. Olson's talk he gave a summary of the works of the Athletic association of the N. H. S., particularly commenting upon the work accomplished by our teams. The boys' team was awarded a beautiful silver loving cup, they having won the Lorain county championship in Class B. The squads composed of Harold Bauman, captain; Kenneth Pietch, Oscar Zurcher, Max Coates, Joseph Waters. Ruth Fairchilds, captain; Stella Kreig, Grace Dudley, Helen Waters, Lena Elcart, Eunice Norton. Harold Bauman was re-elected captain of the boys' team and Stella Kreig will be the new captain for the girls' team. Thirteen letters were presented to as many pupils for their excellent work on the teams.

The high and junior high schools are taking a course in salesmanship. The school has been divided into two teams, the "Mutts," with Jno Dagil as captain and the "Jeffs," with Harold Bouman as their captain. The ... cation has already proved their ability as successful salesmen, by disposing of approximately one thousand bars of candy. Besides all expenses, suits, baskets, ball, etc., they have in their treasury nearly $50.

## How To Sleep 3-In-A-Bed


It CAN be done—but not this.

Trouble is, most people go with "something" on the mind ON THE STOMACH!

The answer is, no matter what has brought forth to upset mind and digestive organs take Beecham's Pills when ...

It is in no sense a "sleeping ..." this 80-years-famous ... medicine so harmon... system that you can sleep and perfect rest, even in ... of bed space.

Beecham's Pills are as efficient ... less for children as for sweetening the stomach, ... ing digestion and stirring bowels to natural activity.

Druggists—25c and 50c



## REMOVAL NOTICE

DR. J. ED. BETTERIDGE

...l now be located in Room 502 The Elyria Savings & Trust Bldg. Phone 2898



## ANNOUNCEMENT

...Y HEIDRICH, announces the removal of his ... from Room No. 203 Lorain County Bank ... g to Room No. 400, 4th floor, Elyria Savings & ... Building.



# Washable Walls!

**Think what that means—not only in hotels, offices and all kinds of public buildings—but in every room of your house.**

**Walls that are always clean and sanitary. Walls that remain fresh and new. Walls that can be washed instead of redecorated.**

**Patton's Velumina, an oil flat wall paint, gives walls that glossless, velvety finish so much in demand to-day. And yet, blemishes of all kinds are quickly and easily removed with soap and water. Dirt and grime can't penetrate this pore-proof paint.**

**We have Velumina in white and sixteen soft, beautiful colors. Also paints, varnishes and enamels for every purpose. We will gladly advise with you as to your needs.**

Standard Hardware Co.
East Broad St.
Near Grand Theatre


## PAYS NO OFFICIALS

AKRON, April 10.—Monroe Falls, an incorporated village near here. But it has no officers because no one will consent to serve. The worst of it is the streets need repair but the township trustees and county commissioners have no authority to do the work without permission of the town's official and there are none.

Residents voted two years ago to incorporate, then they decided it would cost too much to run their affairs that way.

## MEDINA

MEDINA, April 10.—Survey shows that 12 farms from 40 to 200 acres near Rittman will be idle this year due to the owners moving to cities and others holding farming unprofitable.

The will of Lady Frances Cook nee Tennessee Claflin, born near here and under limited financial circumstance and who recently died in London, left $50,000 to a second cousin, Mrs. William Dalton, of North Bergen, N. J.

The reading of Dickins "Christmas Carol" and another recitation by F. LeRoy Straub, chiropractor, are valued at $75.00 each according to the suit filed by Straub against Dan Pelton manager of the Princess Theater. The recitations were given at an entertainment during the holidays.

The Lafayette Township Board of Education finds it has insufficient funds to operate the schools for the remainder of the year and petitions the common pleas court for the right to transfer $5,000 from the tuition fund to the contingent fund.

The Board of Education awarded the contract to erect the new school building to V. W. Sarber of Akron, the lowest bid being $215,000. The school will cost $300,000 by the time it is completed which is $90,000 more than provided for in the bond issue. It will require an additional $20,000 to repair the old school building.

The body of a male negro infant was found in a bag in a field by John Pearson. No inquest was held although officials believe the tot was born alive, put in the bag and left to die.

Medina county milk producers and members of the local branch of the Ohio Farmers Co-Operative Milk Association will meet at the court house on Thursday evening.

Rev. Dr. C. B. Etter of Wadsworth gave the principal address at the meeting of the Medina County Ministerial Association held Monday at Seville Presbyterian church, Seville.

The Spencer Manufacturing Co., successors to the defunct Spencer Metals Products Co. has resuscitated a "dead horse" and the plant is now in a flourishing condition with over 1100 employed. The company reorganized by electing R. J. Arthur as president, H. C. Haight as vice president, J. H. Firestone as treasurer and John P. Childe as secretary and general manager.

Lemons and oranges will bear the imprint of the owner's trademark after being put through a recently invented fruit printing press.


**NOW—YOU'LL LIKE BRAN!**

Post's Bran Flakes with Other Parts of Wheat is ready to eat with cream or milk. The bran is specially processed to make it cleansing to the system without irritating the intestines. As it contains carbohydrates, proteins, mineral elements and vitamin of the wheat, it is a highly nourishing food At your grocer's.

A LAXATIVE FOOD



NOTICE

## DR. B. Mc DONALD

DENTIST

Now Located at Rooms 203-204 Elyria Savings & Trust Bldg. Office Phone 2978



## NOTICE!

Am now located 4th Floor New Bank Bldg.

*Gust Kolinski*



Charles L. Morse 1898 — Howard B. Somers 1923

## Twenty-five Years of Good Insurance Service

Announcement is made of the change in the name of this agency from

CHARLES L. MORSE

to

THE MORSE-SOMERS COMPANY INSURANCE

ALL CLASSES OF INSURANCE

717-18 Elyria Savings & Trust Building



# WALK-OVER

Rests the Arch in Style

*A special support built into this shoe holds the arch in firm and friendly ease*

## PRINCESS PAT

*The Wonder Shoe for Women!*

In Princess Pat, Walk-Over has shown women all over the world how to combine style and comfort. The straight inside line conforms to the natural foot shape. The narrower-than-usual heel fits snugly. Special built-in support holds the arch in style-comfort, eliminating all artificial aids. Princess Pat—originated by Walk-Over—comes in high shoes, oxfords, strap, tongue, and tailored pumps. The world's premier comfort shoe of style.

Walk-Over

Allen's Boot Shop

LORAIN AND ELYRIA

ESTABLISHED 1883



# C.H. Merthe & Co

Elyria's Leading Department Store "On the corner"

# WEDNESDAY Opportunity Day AT MERTHE'S

**BATH TOWELS**
WEDNESDAY ONLY
**39c**
Regularly 50c
A large heavy towel in all white, real value at regular price.—1st Floor.

**BLEACHED SHEETING**
WEDNESDAY ONLY, YARD
**59c**
Regularly 75c yard
9-4 width sheeting, an excellent opportunity to get an unusual value.—1st Floor.

**LINEN DAMASK**
WEDNESDAY ONLY, YARD
**$1.59**
Regularly $1.95 yard
Strictly all linen table damask, 70 inches wide splendid value.—1st Floor.

**PERCALE**
WEDNESDAY ONLY, YARD
**18c**
Regularly 25c yard
Good quality percale in a large selection of light and dark colors, pretty new spring patterns.—1st Floor.

**CHIFFON CLOTH**
WEDNESDAY ONLY, YARD
**83c**
Regularly $1.00 yard
40 inches wide, good color assortment.—1st Floor.

**SLEEVELESS GUIMPS**
WEDNESDAY ONLY
**$1.29**
Regularly $2.00
Cream net, lace trimmed suitable to wear with suits and sweaters.—1st. Floor.

**COLLAR POINT LACES**
WEDNESDAY ONLY, YARD
**50c**
Regularly 75c to 98c yard
Cream color for dresses and sweaters.—1st. Floor.

**BOYS' STOCKINGS**
WEDNESDAY ONLY, PAIR
**39c**
Regularly 50c.
Heavy quality ribbed hose, triple knee, reinforced heels and toes, all sizes—1st Floor.

**WOMEN'S HOSE**
WEDNESDAY ONLY 3 FOR
**$2.25**
Regularly 89c pair
Strictly first quality thread silk and fibre silk hose with fashioned leg, black, cordovan, gray and black and tan, all sizes—1st Floor.

**WOMEN'S PANTS**
WEDNESDAY ONLY
**25c**
Regularly 35c
Women's pants made of fine cotton, pants, band top, loose to knees, all sizes—1st Floor.

**CHILDREN'S DRESSES**
WEDNESDAY ONLY
**$1.95**
Regularly $2.95, $3.95, $4.50
An assortment of children's gingham dresses, various styles and colors.—2nd Floor.

**WOMEN'S SUITS**
WEDNESDAY ONLY
**$25.00**
Regularly $30 to $45.
Box, Jacquette and plain tailored styles, poiret twill, Tricotine, mixtures.—3rd. Floor.

**SILK WAISTS**
WEDNESDAY ONLY
**$6.75**
Regularly $7.50, $8.75, $10.00.
Overblouses in paisley and plain colors, also white tailored waists.—3rd Floor.

**BUNGALOW APRONS**
WEDNESDAY ONLY
**79c**
Regularly $1.25
Aprons of percale, small checks, rick-rack trim, made with ties, cut full, all sizes.—2nd. Floor.

**ENVELOPE CHEMISE**
WEDNESDAY ONLY
**59c**
Regularly $1.00.
Muslin chemise, strap shoulders only, hemstitched and lace trimmed, all sizes.—2nd Floor.

**CHILDREN'S COATS**
WEDNESDAY ONLY
**$5.00**
Regularly $7.50.
Children's spring coats in the new materials and colors, sizes 2 to 6.—2nd Floor.

**CORSETS**
WEDNESDAY ONLY
**95c**
Regularly $1.50 to $2.50.
Broken lots C. & B. Corsets 4-19, 1-25; 2-26, 1-27 Flexo Form 1-23, 1-29, 1-28, Model Form 1-24, 2-26.—Second Floor.

**JAP LUNCH CLOTH**
WEDNESDAY ONLY
**$1.00**
Regularly $1.25.
Japanese toweling in three sections featherstitched together. 1 1-4 yd. square—Art department, 3rd Floor.

**MARQUISETTE CURTAINS**
WEDNESDAY ONLY
**$1.00**
Regularly $1.50 pair
Lace edge 2 1-2 yds. long.

**FLOOR MOP AND OIL**
WEDNESDAY ONLY
**69c**
Regularly $1.00.
O-So-Ezy floor mops and bottle of oil.—3rd. Floor.

**POPLIN**
WEDNESDAY ONLY, YARD
**45c**
Regularly 59c yard.
Silk and cotton poplin, yard wide in shades of brown, rose, copen, ... henna, cardinal, etc. 2nd Floor.

**PRINTED SILK AND COTTON**
WEDNESDAY ONLY, YARD
**$1.48**
Regularly $1.75 yard
Yard wide in beautiful new ornamental prints for blouses, linings, trimmings, etc.—2nd Floor.

# C.H. Merthe & Co

Elyria's Leading Department Store "On the corner"

# Society

8910—TELEPHONES—8919

## Events Tonight

...lisabeth Stevens Society of ...thodist church meets in dining ...m of church at 5 45 p. m.
...riendly Bible Class meets in ...t Baptist Church.
...lks Lodge meets in their hall.
...adies' Auxiliary of Knights of ... John meet in Moose hall.
...merican Legion, Elyria Post ... 12, meets at their hall at 8 00 ...
...horal Dept. of Musical Art So... y meets for rehearsal at 7 30 p ... in primary room of First Con...gational church.
...omen's Benefit Association re...r meeting.
...ederation Girls meet at Y. W. ... for supper.
...dd Fellows Lodge meeting in ...r hall.
...eachers and officers of First ...gregational church supper con...nce at 6:30 p m, Dr. H W. ...s of Boston, speaker
...pril meeting of Lorain County ...ical Society at Elyria Y. M. C. ...t 8:30 p. m
...oung Ladies' Society of St ...'s Lutheran Church meets in ...mbia Club rooms on Third ...et.
...rank S. Harmon Lodge regular ...ting.

## Meetings

...he Dodi Street Division of the ...nd Congregational church, will ...t Wednesday afternoon with ... O. Olson of Eastern Heights ...l.

...ircle No 3 of the Methodist ...rch, will meet Wednesday aft...oon, at 2:30 o'clock, with Mrs. ...I. Phelps, 212 Fourth street.

...he Brotherhood of American ...men held a regular business ...ing last evening, which was ...wed by initiation.

...he routine business was taken ...at the regular meeting of the ... of Veterans on Monday even-...

...he Helping Hand society of the ...t Spiritualist church, will meet ...orrow afternoon with Mrs ...y Stolzenburg of Harvard ave-... Supper will be served in the ...ing, to be followed by a mes-... circle meeting conducted by ... Walter Race.

... meeting of the Political Sci-... department of the Woman's ... club, will be held on Friday ...noon, April 13th, at the home ...rs. J. W. Smith, 128 East ...d street. Mrs H. H Gregg, ... W. Grange and Mrs. Wilford ...be th assistant hostesses. "The ...ket Equality Bill" will be the ... for the afternoon.

...ere will be a meeting of the ...an's Missionary society of the ... Baptist church, on Wednes-... April 11th, the general work ...ng to be held at two o'clock ...e afternoon. Supper will be ...d at six o'clock to the mem-...and the annual business meet-...election of officers and pro-... will be held at seven o'clock

### ...BROWN ENTERTAINS ...RE-NUPTIAL PARTY ...MISS MARIE KISER

...s Naomi Brown entertained ...elightful pre-nuptial party at ...ome on East avenue, last ...g, honoring Miss Marie ... daughter of Mr. and Mrs ...Kiser of East avenue, whose ...age to Leroy Reisinger of ...and street, will be an event ...s week.
...ut twenty guests were pres-...d spent an enjoyable evening ...music, singing and games A ... luncheon was served, the ... decorations being attractive-...ried out in a blue and yellow ... scheme. A miniature bride ...room in full dress attire ...ed the table and cupids were ...for place cards.
...s Kiser was the recipient of ... pretty gifts including a beau-...bridge lamp.

### ... AND LITERATURE ...ARTMENT VISITS ...RLIN ART MUSEUM

...bout fifty members of the Art ... Literature department of the ...an's Civic club of this city, ...eyed to Oberlin on Monday ...noon and visited the Art ...um. The visit to the museum ...d both interesting and enjoy-... and took the place of the reg-... meeting.
... Monday, May 14th, the de-...ent will enjoy a tureen lunch-...at one o'clock in the First ...regational church.

### ...RICT DEPUTY ...ISIT LOCAL ...GHTS OF COLUMBUS

... the meeting of the Knights ...olve bus on Monday evening, ... were made for a meeting to ...eld on Monday evening, April ... at which time the District ...ty. Frank Culadan of Cleve-... will visit the local knights ...neral social time for the mem-...is also being arranged for this ...ing.

### ...PARTISAN W. C. T. U. ...NS COUNTY MEETING

...business meeting of the Non-...san W C T U was held on ...day afternoon at the home of ... W H Searles of Fifth street ...s were made by the Elyria ... for the annual county meet-...of the Non-Partisan W C T ...hich will be held in this city ...ay 25.

### ...RICAN LEGION ...ILIARY MEETS

...e American Legion Auxiliary ... a regular business meeting on ...day evening, there being a ... attendance A letter was read ... the disabled soldiers at the ... Hospital in Columbus, thank-... the local auxiliary for the ...r boxes The charter was ...d last evening by about forty ...r members

...m Teller of North Ridge, ...returned from spending the ...few months at Plymouth, Fla.

### MRS. SCHUUR ENTERTAINS FOR MRS. J. E. RILEY

Mrs. Wm Schuur entertained the former members of the East Side Benevolent society at her home on Broad street, yesterday afternoon, in honor of Mrs J E Riley, who was president of the society for several years Mrs Riley leaves this city the last of the week to make her future home at Lima, Ohio Twelve ladies were present and enjoyed a social afternoon, delightful refreshments being served by the hostess Mrs N Davis of Oberlin, was an out-of-town guest.

### AUDUBON BIRD CLUB HOLDS MEETING

A meeting of the Audubon Bird club was held last evening at the Y. M C. A Frank Phelps gave a talk on "Fly-Catchers" telling of the natives and migrants Mr Phelps also had with him several beautiful specimens of nests built by "fly-catchers.

An interesting talk was given by W. R Comings on "White Ants and Bee Culture" The club plans to take several field trips during the migration season

Another meeting of the club will be held the second Monday evening in May in the Elyria Savings and Trust Company

### RAINBOW GIRLS OF ST. PAUL'S CHURCH SURPRISE MABEL BUTLER

The Rainbow Girls of St Paul's church, and their friends, met last evening at the home of Alice Heginbotham on Woodland avenue, and pleasantly surprised Mabel Butler a past member of the class.

The evening was spent with games and music, Edward Krugman, Jr. rendering several piano selections and Erwin Josnson accompanying him on the violin Alice Higinbotham furnished several vocal selections. A delicious luncheon was served, covers being laid for twelve. Miss Butler was presented with a useful gift in remembrance of the class

### HOSPITAL NOTES

Admissions Ernest Baker Kipton, Marcus Blumer 648 W. Broad St., Mrs George Povoly, 209 West River St

Discharges. Mrs Joe Freard and baby boy, 223 Lodi St

### CITY BREVITIES

Mr and Mrs Elton Skinner of Cleveland, visited a day recently at the home of Mr. and Mrs C. A Ginste of East River street.

Cora May Goetz, baby daughter of Mr. and Mrs. Rudolph Goetz of Fourth street, who has been seriously ill for two weeks, is improving.

Miss Cora Belle Lewis, 357 Second street, is spending the week with frineds in Detroit, Mich

William and Fred Bohley of Medina, visited at the home of Mr and Mrs I. W. Gilbert, 503 East avenue, for this week.

Miss Vileda Weller has resumed her studies at Western Reserve University in Cleveland, after spending the past week with her parents, Mr and Mrs George L Weller, of Park avenue

Mr and Mrs. Ralph Gibson and son Edward of Cleveland, were the guests of the former's parents Mr and Mrs E Gibson, of Twelfth street, over the week-end.

Mrs. Mack E. Behrendt, who has been playing with the Blanche Ring Company for the past year, is spending several monthe at the home of her parents, Mr and Mrs P. L Dunham of Second street Mr. Bennett will come to this city the last of the week.

Miss Ethelberta French of Wakeman, spent the week-end with friends in Elyria.

Mr. and Mrs Clifford Hill of Clark street, and Mr and Mrs C B. Schaub of Kenyon avenue motored to Cleveland, Saturday evening, and attended the performance at Keith's Palace theatre

E. J. Georgople, who has been seriously ill and confined to his bed for the past ten weeks is improving

Dolores Perkins of Lodi street is quite ill at her home with the measles

Mr and Mrs Henry Wurst and son, Charles Wurst, of Lake avenue will arrive in this city on April 15, after spending the winter at Los Angeles California On the return trip they will visit at the Catalina Islands and San Francisco California also Denver Colorado and Chicago

Mrs A F Davis of Longford avenue underwent an operation at St Joseph's hospital in Lorain on Monday and is getting along as well as can be expected

Miss Mona Hayes of Longford avenue visited friends at Lorain on Sunday evening

Wm Life of Oxford avenue was discharged from St Joseph's hospital at Lorain on Monday

Mr and Mrs [illegible] of Highland court [illegible] dinner this evening for [illegible] Gill McCormick [illegible] the Ohio State University [illegible] Band who are [illegible] nity Brothers [illegible]

Mrs Roy Smith [illegible] Dumik of East avenue [illegible] their guests today Mr and Mrs Charles Gibbs and [illegible] Mrs A Gibbs and [illegible] Brunswick The [illegible] Ohio State University Band at the [illegible] evening, Alvin Gibbs [illegible] Mrs Charles Gibbs, being a member of the band.

Chinese is spoken by [illegible] hundred million people

Madame Alexandra Kollonta, who served for a time as Minister of Public Welfare of Soviet Russia has now become the diplomatic representative of her government in Norway

Women who wear outdoor shoes with narrow straps and high heels are liable to develop week feet, according to one medical expert

## MANY NEW FADS OF SPRING ARE SHOWN HERE

What is new for spring? Just look at these illustrations and you will see a half dozen new fads. At the left is the monogram dress which college girls are sporting In the center is a side tied over-blouse or jacket of Egyptian print, worn with it is the white crepe accordion pleated skirt which is at its height just now. At the right is a silk brocaded coat and a new idea in hats, straw covered with dark brown lace and trimmed with burnt-goose The drooping brims on all three hats show how bonnet effects are taking this year for early spring wear.

## BONNET STYLES ARE COMING BACK

The small, snug fitting little bonnet is coming back. In fact it is already here as anyone knows who watched the Easter parade. Here are two styles in bonnets for 1923. One features a soft rolled brim with a bit of ribbon at one side. The other is a poke shape with two large satin flowers forming trimming. Both are made of tan faille silk.

## OBERLIN

By Mrs. W. H. Chapin

## PLAN TO SELL OLD HI SCHOOL BUILDING

OBERLIN April 10—A special meeting of the school board was held last evening and plans discussed for the selling of the old High school building and grounds on Saturday April 14th The property will be sold as a whole [illegible] and disposed [illegible] If necessary the [illegible] into lots [illegible] torn down, the material [illegible] for a new manual training building

### MRS. J. N. STONE HOSTESS TO THE E. L. M. CLUB

OBERLIN April 10—Mrs J N Stone of [illegible] Main street entertained the members of the E. L. M [illegible] last evening, [illegible] Mrs H [illegible] Haynes [illegible] Mrs [illegible]

[illegible]

### BAPTIST CHURCH NEWS

OBERLIN April [illegible] last Sunday morning [illegible] given [illegible] of the denomination [illegible] world [illegible]

[illegible] was a tremendous [illegible] the Baptist work in North America [illegible] "From Alaska to the Andes"

Next Sunday morning the Rev Vernon [illegible] of Columbus who is chairman of the committee of the Ohio Baptist convention on [illegible] student churches, and [illegible] such as Oberlin Athens, etc, will speak

The Rev C L Ralston will speak in the evening

### OBERLIN PERSONALS

OBERLIN, April 10—Members of the executive committee of the woman's branch of the Cleveland Oberlin Alumni Association have made plans for a luncheon April 28th at Cleveland

The Educational Department of the Oberlin Woman's Club met Monday evening at the home of Mrs L Alexander 111 So Cedar Ave, at 7 30 Mrs Alexander gave a talk on "Table China and Porcelain"

Plans are being made for the celebration of the 25th anniversary of their graduation of the class of 1898, Oberlin college

Mr. and Mrs Chas Habel and daughter Margaret, left Sunday afternoon for West Virginia to attend the funeral of Mr J Sweeny

Monday afternoon the history department of the Oberlin Woman's club, held its last meeting at the home of Mrs S L Culick, 144 No Professor street

Miss Elizabeth Oosheff arrived Friday to visit with Miss Nellie Haskell for several months Miss Oosheff is from Samakov Bulgaria, and came to this country last October. She is a teacher in the American Girls' School and also a worker in the missions there. Samakov is where Miss Haskell's brother and family are located

The Oberlin Woman's Club cleared $60 at the rummage sale held in the Centennial building last Saturday. $50 is to be devoted to the play ground fund.

Herman Goldstein, '24 underwent an operation in a Cleveland hospital yesterday.

Miss Sarah Huntdridge of Wellington, spent several days last week at the W R. Whitney home west of Oberlin.

Mr and Mrs. E P. Ralston are living at 141 North Professor St

Dr E. E Elliott of Rochester N Y., who before the war was a prominent dentist in Berlin, was a visitor in Oberlin recently

Mrs Ethel Forman who has been visiting in Lebannon, and Berea, Ky, for several weeks has returned to Oberlin

Mrs Alice M C Auten and her daughter have moved to the Carpenter apartments at 110 W. College St

Mr. and Mrs P Paulin of Woodland Ave. have moved to Lorain

Mr. and Mrs Ralph Murphy are living at 30 E Lorain St

Dr Edwin Fauver, coach and athletic director at Rochester University and his brother of Wesleyan University, Middleton, Conn, were Oberlin visitors recently

Mrs. S E Miller, spent Monday afternoon in Lorain

Mrs H. J. Morris was in Elyria yesterday

Mr C C Pettiford of Union st is now conducting a bakery on S Main St below Vine street

The Art and Literary Society Elyria visited Oberlin's Art Museum Monday afternoon The members were conducted around by Prof Ward and Mrs A A Wright Special attention was given to the collection of rugs and the collection of paintings

## BIRMINGHAM

BIRMINGHAM April 10—Mr Robertson spent Thursday in Elyria

Henry Altmiller and P H Altmiller were in Kipton Wednesday.

Mrs Perry Hinkley was an Oberlin shopper Monday

[illegible]

[illegible] The K O T M and [illegible]

## SCOTTISH TRAIN IS NEW FAD FROM ACROSS THE SEA

Here is a rather original traveling costume worn by Justine Johnstone, the actress, on a recent trip from abroad A Scottish train of bright plaid is worn over the fashion suit and a little turban trimmed in the same plaid completes the outfit.

pall bearers Those that attended the funeral Saturday from this vicinity were Mr P H. Altmiller, T. G Reis and Adam Geist and family of Kipton

Mr. and Mrs. C H Wirth and Mrs. Lou Morgan of Cleveland, spent Friday with their aunt Mrs. Kathryn Heinsath.

Mr and Mrs [illegible] Coultrip were in Oberlin Wednesday night.

Mr and Mrs Glenn Seneff and daughter were week end guests of Mr. Tracy Seneff and family at Florence

Mrs Fred Tweedy was an Oberlin shopper Thursday

Miss Effie Oberle who has been visiting at Sandusky the past week returned home Sunday evening

Mrs [illegible] of Elyria called on [illegible] Friday

Dean [illegible] of Oberlin college, and [illegible] week

The [illegible] family are improving rapidly and are particularly waiting for the quarantine to be lifted

Miss Anna Mae [illegible] entertained her cousin Miss [illegible] Griffith of Cleveland the past week

Mrs Dan [illegible] improving [illegible]

[illegible]

Mrs John P[illegible] is on the sick list

[illegible] day.

Mrs R W Moulder and baby spent the week end with her parents Mr and Mrs P H Altmiller

## MARCHING WITH THE LEGION

Recently in Washington, D C., two past commanders of American Legion posts that were joined in marriage

Miss Lois May Beach, United States Naval Reserve, Yeoman (F) past commander of the U. S. S Naval Reserve Post No 2 was the bride in the unusual wedding. Miss Beach enlisted in the Naval Reserve April 8 1918, and served in that branch until Feb 15 of this year The Legion post of which she is past commander is composed entirely of Yeomanettes who served in the World War.

Mrs. Kenneth A. McRae.

Kenneth A McRae, the bridegroom is past commander of the first Legion post organized in this country, the George Washington Post No 1 of Washington He served overseas with the Nebraska troops and has taken an active part in Legion affairs since his discharge. He is at present historian of his Legion organization.

The Cuban department of the American Legion Auxiliary was formally installed during a recent visit of Dr Kate Waller Barret, national president of the Auxiliary, and Alvin Owsley, national commander of the Legion The installation was marked by a special ceremony at which the national officers were the guests of honor. Dr Barrett, who was making a tour of the island, was joined there by the national commander and Russell G Greviston national assistant adjutant who made their official visit to Cuba a vacation as well, after an extended tour through the southern part of the United States

Commander Albert S Callan of the American Legion department of New York, has conferred with Dean Moon of the New York State College of Forestry at Syracuse University, with the idea of having the Legion co-operate in the drive for the reforestation of the waste lands of the state

Officers of the Indiana War Memorial Board did not look with favor on the suggestion that the building to occupy the center of the plaza to be built in honor of the World War heroes be used for commercial purposes. It is the plan at present that the structure be occupied exclusively by the American Legion and other patriotic organizations The state's monument to her war dead will take the form of a plaza erected in the center of the city, and will cover three city blocks.

The American Legion of Minnesota is backing a plan to erect a monument in the form of a marble shaft to be built on the approach to the state capitol, at a cost of approximately $1,500,000.

State Commander O L Bodenhammer of the Arkansas department of the American Legion, accepted on behalf of the Arkansas veterans, a bridge dedicated in honor of the ex-service men and women of the state. The ceremony of presentation, held in Little Rock is said to have been the largest affair of the kind ever held in the state.

The American Legion post in Mulvane, Kan., is planning to equip a tourists' park in or near the city. The post will mark all roads leading to the park.

## Fails to Agree

(Continued from Page One)

and if a feasible plan could be formed to have a loop he would consider it He was informed that he could not use the street for a loop, but would have to procure a private right-of-way.

**Sees Location Dangerous**

A lady in the audience called attention to the dangerous locality of the Lodi street loop so far as women were concerned especially at night, and said she was afraid to go down to the cars late at night

R. T. J. Martin contended that the only practical route was the West avenue one.

Mr. Coen said that he could not see why his company should be compelled to pull chestnuts out of the fire for the green line, and be compelled to come up town, and loop their cars when they did not want to. He declared there were all kinds of Y's in Cleveland, where there was more traffic than there was here, naming several Cleveland streets as examples.

**Carson Inquisitive**

Councilman Carson asked Mr. Coen a series of questions, among them as to why he did not want to come up West avenue.

"Because it is not practical, and the terms of the franchise are bad. We have already refused that plan," was the reply.

"Did you absolutely refuse the West avenue route?" asked Carson.

"We have already done so, but if some feasible plan can be formed to turn cars on Lodi street we will go ahead. It is not a question as to what I would like to do, but what I can do," Coen replied.

Mayor Jones asked whether he would come up West avenue if the council would agree not to ask him to come farther until the green line franchise expired in fourteen years.

Mr. Coen said, "That is also impossible. I would rather take a fourteen year franchise on Lodi street, and then throw the whole question open. The West avenue route would compel us to spend $50,000 to carry people 350 feet"

Councilman Rawson then took the floor and said that in his opinion the time had come for action. "We must get down to brass tacks he said. He then reviewed the legislation that had taken place, and said three important steps had unanimously been taken. The paving of Lodi street at this time was imperative, and they had decided to do so. The West avenue route had unanimously been decided on, and the preparation of the undercut on West avenue so that cars could run under it had also been unanimously decided on. "This council has stood together on all these things, and I am in favor of forcing the issue right now. I move that the city solicitor be instructed to have an ordinance ready to present at the next meeting requiring the yellow line to remove their tracks at once so that we can go ahead with paving Lodi street."

"Second the motion," said Councilman Howells.

**Fear Injunction**

Councilman Carson took the floor and said he was not so sure that such drastic action should be taken at present. If we do so we will have an injunction suit on our hands, and that will hold up the paving, and we will be blamed.'

Howells—"Wasn't you the main spoke in proposing that the yellow line tear up its tracks?"

Carson—"As chairman of the railroad committee I drafted the franchise at the request of the mayor and the members of the council. A man has a right to change his mind as this is a free country."

Mayor Jones arose and lit into Carson hard "If Carson drew the franchise to please me the third ward ought to get some one else to represent them," he declared." "If you are here to do what the mayor wants and haven't got a mind of your own, it's time you had I believe in the West avenue route and make no bones in saying so. I am only one individual. Carson was chosen chairman of the committee with Mr Sudro and Mrs. Ensign as the other members. Carson said if they don't accept this franchise put them off As a city official I will not shirk my duty. If I did I would not be doing right Some day we will have an accident on Lodi street that will cost us $30,000 or more. We should go ahead and fix Lodi street before we have to pay damages. I will not let Carson pass the buck to me He is responsible for the ordinance. If Carson wants to ride both sides of the fence, all right, but he cannot pass the buck to me"

Corson replied that what ever the mayor might say did not make any difference to him I said the mayor was in favor of West avenue and he was So wer the members of the council I have a right to change my mind. But if you want an ordinance drawn putting them off the streets I will have it done."

**To Prepare Ordinance**

Solicitor Baird stated that he had the ordinance already prepared and would present it at the next meeting

The council then voted on Mr. Rawson's motion to have the ordinance prepared requiring the tracks to be torn up, and all members voted for it.

April Fool's Day is celebrated in this country at the same time the people of Hindoostan end their Feast of Hull by merrily playing jokes on each other.

MEDIUM BROWN HAIR looks best of all after a Golden Glint Shampoo. —ADV.

Dance, Grange Hall, Thursday Eve., Stop 87, Oberlin Rd. Grangers and friends invited.

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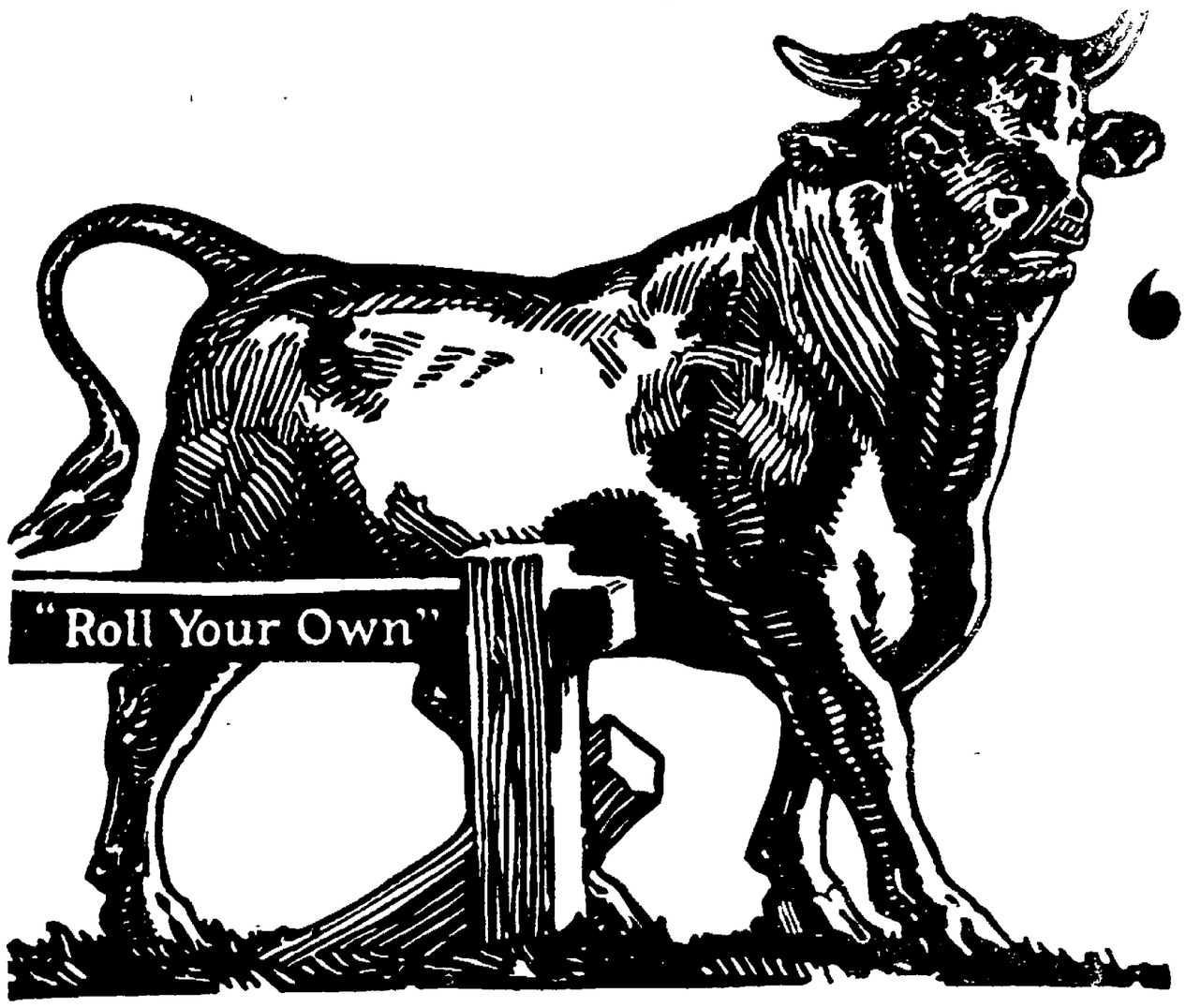


GENUINE

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# STATE BRIEFS

BUCYRUS, April 10.—Wilson A. Miller, civil war veteran, cleaning up a chest of drawers, found a package which he thought contained emery powder, which he threw into a stove. It was gun powder, and the resulting explosion burned his left arm and the side of his face severely.

MORRISTOWN, April 10.—Arriving in her parents' car at the home of her uncle near here, Marie Gossett, eight, Bannock, jumped from the auto and started to run across the National Road to her uncle's residence. A passing machine struck her, fracturing her skull. Her condition is critical.

WELLSBURG, April 10.—Geo. C. Kemp, 60, band leader, was killed when his auto plunged over an embankment to an interurban railway track. His companion, William Leibfarth, 52, Brooke county commissioner, was slightly hurt. The fact that the tail light on Kemp's car continued to burn prevented an interurban car from plowing into the wreck.

DELAWARE, April 10.—President J. [illegible] Hoffman of Ohio Wesleyan University is on a speaking tour throughout the eastern states. He will remain in the east until April 23, speaking in several of the larger cities before gatherings of university alumni.

DEFIANCE, April 10.—N. G. Woodard, druggist, has already planted potatoes in his home garden, and claims to be the first person locally to take steps toward insuring himself of an early crop of tubers.

ENTERPRISE, April 10.—Since February 20 not a single case of influenza has been reported to the Hocking county board of health. This is the earliest that this epidemic has subsided in several years. Several cases of diptheria have developed since Feb. 20, however.


# WOMAN SO ILL COULD NOT STAND

**Says Lydia E. Pinkham's Vegetable Compound Made Her Well and Strong**

Glens Falls, N. Y.—"For over two months I was so sick I was not able to stand on my feet, and my husband did my housework. The doctor said an operation might be necessary. I read testimonial letters about Lydia E. Pinkham's Vegetable Compound and began to take it. Before I had finished taking the first bottle I saw what good it was doing me. I am now well and strong, doing all my work for a family of four, all my washing and my sewing, which I think is remarkable, as I had not dared to run my sewing machine, but had done all my sewing by hand. I truly feel that were it not for your medicine I would not be here today as my case seemed very serious."—Mrs. GEORGE W. BURCHELL, Glens Falls, N. Y.

**Free upon Request**

Lydia E. Pinkham's Private Text-Book upon "Ailments Peculiar to Women" will be sent you free, upon request. Write to the Lydia E. Pinkham Medicine Co., Lynn, Massachusetts. This book contains valuable information that every woman should have.


## KIPTON

By Miss Margaret Lee

KIPTON, April 10.—Married, Robert Harr and Miss Manns of Oberlin. Congratulations.

Ernest Baker had a stroke of apoplexy while in Elyria Monday and was taken to the hospital.

Mrs. Nellie Davidson was an Elyria shopper on Saturday forenoon.

Mr. and Mrs. Elwood Austin spent Friday in Elyria.

Mrs. Butch of Wakeman, former resident here, died.

The Beam family have moved up over the barber shop.

John E. Davidson spent Saturday in Cleveland.

Mrs. Jim Calkins spent over the week end with her daughter, Mrs. Mabel Taylor and family of Elyria.

Mr. and Mrs. Davidson, Mr. Neil S. Jones and Miss Virgia West, Lyle Hudson and Mrs. Lloyd Hudson attended the oritorial contest at Amherst Friday evening.

Mrs. Sharp and Madge were shopping in Elyria Saturday forenoon.

Mrs. Otis Kelsey and daughter, Mrs. Nellie Lewis were in Oberlin Saturday.

Frank Hagerman of Lorain spent Monday night with his father.

E. A. Austin and Adam Geist motored to Amherst Monday afternoon.

Miss Ethel Betts of Cleveland spent over Sunday with her parents, Miss Hattie Bronson was in Cleveland Saturday.

Dr. Hagerman was an Oberlin shopper Saturday forenoon.

Mr. and Mrs. Burnie Hales of Wellington, visited Mr. and Mrs. Elwood Austin, Wednesday, while Clarence Twining called at the same home one evening last week.

The Sharp family were in Oberlin Saturday evening.

Ef Kemp was in Elyria Monday.

Mr. and Mrs. Will Betts of Camden and Mrs. Elma Perkins spent Saturday evening in Wellington.

Mrs. Meek and Mrs. Lattman of Camden have the grip.

Lonnie Brumby of Camden was sick a few days last week.

A filling station is being put up on the corner across from Clem Bates on the place George Coven sold.

Dr. and Mrs. Weeks took Sunday dinner with their son, Charles and family of Oberlin.

Mr. and Mrs. Adam Geist attended the funeral of Mr. Burk on Saturday morning.

Smallest telescope for practical use measures five inches in length when extended, with a magnifying power of four and a half diameters.

## WINDY CITY K. K. K. PAPER BOMBED

Damaged plant of "The Dawn," K. K. K. organ in Chicago, after bomb explosion.

Enemies of the Ku Klux Klan in Chicago have adopted the Klan's own militant measures. The plant of "The Dawn," Klan organ was bombed recently, and another bomb was placed in the establishment of a Chicago roofer who advertised in the paper.

### HOLD PAIR IN KILLING

NEWARK, O., April 10.—Prosecutor Henry C. Ashcraft today filed affidavits against Desso Nichols and J. R. Waters, each nineteen years old, charging them with manslaughter. These lads have been locked up since midnight Saturday night on investigating as they are believed to have driven the car that killed David Griffiths, the seven years old adopted son of fire captain David Griffiths of this city.

### PROBE CHAPMAN'S ESCAPE

ATHENS Ga., April 10.—Members of the federated grand jury, in session here today, under close guard were believed to be making a secret investigation of the triple escapes of Gerald Chapman. Information as to the witnesses examined and the nature of the probe was strictly guarded.

### VET JOURNALIST DIES

CINCINNATI, April 10.—Wm. J. Taylor, 59, veteran news writer died yesterday at his home here. For 25 years he "covered" police headquarters for the Times Star. He was active in republican circles and in Masonry. His widow and one daughter survive.


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**MAKE THIS YOUR BANKING HOME**

# GE BAND 'S CITY STORM

the national famous Tubby Essington, University Concert in strong, arrived in orning, via electric in cars, and proceeded own by storm They by a number of the ate Alumni, and at short parade through n section of the city, samples of melody, ack the Rialto Theatrs tonight

they were lunched at I C. A., later appear- and entertaining the t their luncheon.
s afternoon they ap- pacity audience, made he school children of

will be greeted by a se to-night, goes with

received by Manager m house mangers, in ingfield and Defiance ve already appeared, used capacity houses, performance, that it ng of the season

# GRANGE

E, April 10.—Miss recently entertained Berea and her cousin rom Cleveland.
Wilkins and daugh- and Vera returned m Redlands, Cali- they spent several left Sunday for their and, accompanied by arents, Mr. and Mrs

A. of Maccabees will le in Rawson's store il 14
Rockwood and Mrs attended the Inspec- stern Star Chapter in ntly An excellent ner was also enjoyed amons of Lorain is randparents, E J wife. He is ill with

Pomeroy and daugh spending a few days

cClellan entertained Wednesday
s Fred Hacker have rm west of Penfield move there
Fair held by the lay evenin, March 29 amusement and fun rly ninety dollars ots of the evening ssful fair!
F. G. Prosser have ng Misses Catherine rosser of Cleveland ohnston is staying rles Rawson while n quarantine.
s. Ray Butler and spent Easter Sunday ner's mother, Mrs. of Elyria.
. Martin, past com- W. B. A. was pres- electric toaster by s a token of appre- valued services dur- ear.
s. S W. Kelner en- mily gathering Sun- present were Miss Misses Catherine rosser of Cleveland,


ODDS?

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NST YOU

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# UNDERGRADUATES IN GLORY IN DREAMLAND 'FIGHTING BLOOD' SHOW

The college boys and girls of America, with their amusing pranks, their secret fraternities, their wholesome, jolly good times; the romances of the wordly youth of twenty and the utterly alluring flapper of seventeen; the joys and sorrows of first love the hopes and disappointments and ambitions of Youth, will be seen in all their co- ed glory in a picturization of H. C. Witwer's story of eager, pulsating young America, "Fighting Blood" one "round" of which will be shown at the Dreamland Theatre on Wednesday.

# Theatres

GRAND—"One Exciting Night," is a Griffith Master play, it deals with secreted treasure, personal disappearance, puzzling homicide, hidden identity, and the return of the avenging spirit And with it all it gives the spectator an altogether marvelous assortment in the way of actual entertainment

AMERICAN—"Brothers Under the Skin," with Helen Chadwick, Claire Windsor, Mae Busch, Pat O'Malley and Norman Kerry, in the stellar roles It is a story of a jealous woman, who is also a covetous one, and two henpecked husbands who finally assert themselves, after which everything turns out lovely and peace reigns in two households.

DREAMLAND--"Fighting Blood' a story made to order to thrill the women. It has a number of real fights, and is also full of humor. All of the press comments give this picture a first class send off as being exciting and as full as possible of real entertainment.

Mr. and Mrs. Rowan Kelner and son.
Mrs. Will Rockwood was a recent visitor in Cleveland.
Mr and Mrs Calvin Jackson attended the funeral of their granddaughter in Belden recently.
Eleven members of the Wistaria club met Thursday with Mrs. E. B. Wagner at her home on the River road. The day was one of pleasure for the guests and a social time was enjoyed. A delicious two course chicken dinner was served to eighteen. Mrs. Andrew Rawson won the prize in a floral contest. The place of the next meeting was undecided.
Mrs. C. L. Gott was called to Connersville, Indiana, Thursday by the illness of her daughter who is attending the Conservatory there. Word has been received that she is recovering from an attack of the flu
Mr. and Mrs. Joe Bickle were recent guests of relatives in Birmingham.
The Parent-Teachers association held a profitable meeting at the school house Friday evening. The county health officer from Oberlin was present and gave an excellent talk An interesting program was also given. Light refreshments were served. Mrs. J. A. Nichols, president, presided at the meeting
Mr. Wilbur Beavor has gone to Dayton to receive medical treatment in the soldiers hospital there. He expects to be gone some time.
Mrs. Henry Stewart and daughter Mildred and Mrs. Harvey Underhill and son of Elyria, were callers here Saturday afternoon.
Miss Lillian Kettering is staying at the C. A. Rawson home while Mrs. W F. Hastings is spending an indefinite time in Akron.
The dance club held another dance in the town hall Friday evening
Mrs. Belle Williams is spending several days with her niece, Mrs. Melva Adams.
Mr Gurnhill who has been living with Mr. and Mrs. George Bradstock, was taken to Memorial hospital Friday for an operation for appendicitis.
Charles Berkley of Cleveland was a guest of his brother in law, F. A. Biggs, Sunday.
Mr. and Mrs. W. H. Knowles entertained Mr. and Mrs. Dan Myers and baby of Lorain, Sunday.
Mr. and Mrs. J. M. Spicer attended the funeral of the latter's nephew, the little son of Mr. and Mrs. Bryan Horton of Cleveland, Thursday.
Ralph Sanders has a new Nash sedan.
Miss Paddock, the county nurse, has been inspecting the children at school this week. The third grade room in which the scarlet fever cases have developed have been fumigated.
Mr. and Mrs. Dewey Aldrich and son, were guests of their parents, Sunday.
Mr and Mrs. A. J Bauer of Cleveland spent Thursday in La Grange.
Mrs Ida Hastings is spending an indefinite time in Cleveland.
Mrs Joe Bickel has been entertaining her brother from Birmingham.
Rev and Mrs I L Raphael, former Baptist minister, and wife, have accepted a charge at Broadway, Ohio.
Mr. and Mrs Arthur Jones and Mr. and Mrs. Clarence Sage spent the week end in Williams Co.
Mrs. Edith White is recovering from an attack of the flu.
Mrs. John Andrews and daughter Carolyn of Twinsburg are visiting the former's parents, Mr. and Mrs F. A. Biggs.
Ira Starr of Penfield was in town Saturday.

# MY MARRIAGE PROBLEMS Adele Garrison's New Phase of REVELATIONS OF A WIFE

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## The Thing to Which Madge Awoke from Unconsciousness and the Part Harry Underwood Played.

OUT of the mists which had closed in on me when the shot that rang close to my ear had crumpled the yashmak-veiled woman who had held me and other hands had drawn me backward—my head striking metal so hard I was rendered unconscious—I came to with my first thought, strangely enough a distinct sense of relief It was as if all trouble had been brushed away, though I could not in that instant conceive of the reason for the wave of inexpressible relief and rest And then—I knew.

Weakly I struggled to sit upright, but even as I raised myself upon one hand there came from back of me the hand of a man, and I was gently but nevertheless forcefully pulled back upon what I now realized was a chaise longue Startled I turned my head and gazed into the eyes of Harry Underwood

Still in his bizarre costume, looking every inch the Spanish grandee, with his curious but immaculate clothes and his exquisitely-cared-for beard Harry Underwood stared at me with inscrutable eyes Had I not known that he was indeed renegade to his country even to his race itself as well as recreant to his wife Lillian I should have understood his cryptic silence

For there were still sounds in the hall beyond the closed door of this silken and perfumed boudoir, which plainly told me that the fight which had raged in the big music room when the lights had been switched off as my father stood in jeopardy of his life, had been carried up the broad stairs and was even now dying out down the upper hall A succession of rapid knocks—obviously a code—sounded on the door

Harry Underwood leaped to his feet slid back the heavy bolts which secured this sinister door, opend it wide enough to permit one person to slip in—who it was I could not see because of my position on the chaise longue—and then after a whispered colloquy, admitted one other man—my father.

He strode across the room and swept me into his arms, which trembled in a convulsive clasp

"Praise be that you are safe, my dear," he crooned "I feared that all our care had failed and you had been wounded or worse. If it hadn't been for—"

He turned to clasp the hand of Harry Underwood who was talking with the other person he had so carefully admitted, a short man of powerful strength and keen roving eyes, which proclaimed the fact that he was one of the service men who had rushed the great house at the psychological instant. It was becoming clearer each moment that the service men had waited until the last possible second to make sure of catching every person involved in the conspiracy

### "Underwood, Well Done."

And with this realization came the flashing comprehension—patent the instant my father had entered the room—that not only had I misjudged Harry Underwood's loyalty to his country and its cause but I had—there was now no time for thought however, no second even to put my hand into Harry Underwood's hand in thanks for what he had done for me and mine For the service man had again opened the door and in walked Allen Drake, Dicky and Lillian Underwood

"Hello Harry" Lillian spoke with the nonchalance that had been hers in the years before he had fled with Grace Draper before he had done the things against Dicky and to save Dicky which made even seeing him again so perplexing a problem to every one of us "Congratulations You turned that nicely"

"Underwood well done" Allen Drake was eyeing him with the imperturbable twinkle which even the terrifying events of the last half-hour could not chasten "As you yourself would say—'you done noble' But" his womanish lashes for an instant veiled his eyes and then disclosed them keen and cold, "that was too close a margin If you continue in this game for the government, old man—"

The rest of Allen Drake's words were lost to me in the embrace with which Lillian was assuring herself I had not been seriously injured.

"You need not talk," she said with her wonderfully helpful understanding "Although the doctor when he arrives undoubtedly will demand that you rest without even the strain of listening I know that you could never rest without knowing—"

"To paraphrase" Dicky's voice came with forced jocularity from the other side of the chaise longue—and now I leaned back in his arms, which until that instant I had thought were those of my father who seemingly had stepped aside to give place to Dicky, "you were in the hands of the enemy until we came, we saw, we conquered"

"Where d'you get that 'we,' Dickybird?" Lillian's cool voice interrupted

"You will admit" Dicky was patently nettled, "that it was I who brought you the news that Madge's wrecked car had been discovered in the Ticer gravel—"

"Madge," Lillian spoke as imperturbably as though Dicky had not been there, "Jerry Ticer went to the pit for gravel, found your car reposing in his favorite spot for digging drove to the farmhouse, found Dicky raging up and down—you needn't send me high signs Dicky-bird, I know all about your row with Madge. If I only had the gentling of you, my lad—"

### Lillian's Story.

"Can it!" spluttered Dicky, but as gently as he always retorts to anything Lillian may say. "Katie overheard Jerry, and she let out a wail that shook the roof. She thought you dead. I tell you, Madge, it shook me to the marrow, but—"

"Yes, Katie gave me your note," Lillian interposed. "But without telephoning Mrs. Durkee, I knew you could never have arrived there. Then Harry telephoned and—you know the rest"

"Katherine—" I said through lips which for the first time I realized were swollen

"Safe!" Lillian exclaimed. "So is everyone you love" And then swiftly she sketched as only Lillian can compress the incidents which had occurred after I swooned.

"You may be sure that when your father was lured here by a false message supposed to come from you he and Allen Drake well knew what was doing Harry was looking after you and they would have raided this place one minute after you entered the house or before had your father not been summoned and if Allen's men inside here hadn't tipped them off to wait hoping to catch the money head of the movement, but he got away. He's an enormously rich man, recently arrived from overseas who has quadrupled his wealth by grace of the opportunities everyone may have in our too hospitable country He is a mono-maniac and his obsession is to overthrow the government for his own.

"But that can well wait," Lillian interrupted herself. "The man you knew as Smith the ex-royal personage who so charmingly tried to stab you in your own home with that poisoned poignard—yes, Tom Chester is still at the farmhouse at Dicky's special invitation—well my dear your friend, Smith will trouble you no more Brave when everything went his way, he was a coward at heart for he passed out while his men were dying for him, by the poison from the ring he wore for use in just such a defeat. The last man to try to escape was captured in this hall before Dicky and I entered this room.

### "Can You Forgive—?"

"My dear," I thought her eyes were tender with some strange pity. "I must tell you something I learned but a moment ago

"The yashmak-veiled woman who held you as the lights went out was killed, but she—was not Grace Draper."

I could hardly believe my ears, which buzzed with shock and the weakness that I strove to overcome so I might speak. With understanding, Lillian put her arms closer around me as she said:

"Grace Draper led you downstairs Harry is sure of that, but this other woman must have changed places with her Can you remember? Just nod your head, yes or no Was there a change of women?"

Through my mind swam the memory of that one free instant when Smith had shot the man, Joe, and I nodded in the affirmative.

"I thought so!" Lillian exclaimed "I must tell Allen to start the pursuit at once" Then she tenderly kissed me and released me into Dicky's arms, which closed about me convulsively, his voice whispering in my ear

"Oh, my darling my darling" though his lips were near his voice seemed from afar "When I feared I would never again hold you in my arms, never again have the chance to beg your pardon for the miserable words with which I drove you so wild that you fled from your home—in that instant I vowed never again to make my son's mother my own adorable and adored sweetheart jealous For then I knew the pangs of jealousy But sometimes you have, my own, been unjustly jealous of me"

The touch of his hands upon my hair his lips upon my cheek, roused me to turn my head so that his eyes gazed into mine The reproach which still must have shadowed my tense look caused Dicky's eyes to soften with agonized pleading as he murmured

"Hard as it may be for you to believe I never had a thought but for you Yes I know you're thinking of Bess Deane but then I deliberately tried to make you jealous. And do not think that I didn't see through Claire Foster's ruse At first when Claire Foster and I met in the mountains before that unfortunate airplane accident caused such notoriety and brought you so much unhappiness—how proud I was of you when you put aside your own feelings and rushed to our aid!—I will admit that Claire Foster interested me But she interested me only as a model for those new illustrations But then I tried even harder than she to prove to you the truth that we never had any real thought of each other. Can you forgive—"

What Dicky saw in my eyes must have swept from his mind and heart all doubt for his lips met mine in a pledge I pray may know no breaking

Don't Miss It! Begin It Tomorrow!

## MY HUSBAND'S LOVE

*Adele Garrison's New Phase of*

## *REVELATIONS OF A WIFE*

Which will carry on the lives and the fortunes of Madge and Dicky, Lillian and Harry Underwood, and Robert Savarin, Father Spencer, Mother Graham and Allen Drake—all your old favorites and many fascinating new friends. The first instalment presents—and later instalments solve

THE MOST VITAL PROBLEM IN MARRIAGE TODAY

The Lusitania lies in 285 feet of water off the coast of Ireland.

Silk and poultry are seldom fuond in Germany today.

# News Notes From Movieland

Miss Irene Rich should be written up in a "Successful Women" series, or "Should a Mother Try for a Career" instead of in this frivolous column of film gossip. Miss Rich is the mother of two girls and has just bought her family a $35,000 home in the Hollywood hills which qualifies her for either series.

Less than five years ago she went to Los Angeles with her mother and two children to make a living for. She looked over the field and found that a position as stenographer was all that could be had and that paid but $120 a month. She turned her back on the typewriter and within a week had registered at all the picture studios for extra work.

She was soon engaged for five dollars a day and even worked for three dollars a day, the lowest salary paid to atmosphere players She studied, saved, bought clothes and today her salary calls for a surtax. Just now she is working in two feature pictures simultaneously, playing the leading roles in both.

Irene Rich.

### "ONLY 38" STARTED

William deMille has begun work on his Paramount production. "Only 38" Lois Wilson is playing what might be called the title role and is featured together with Elliott Dexter, May McAvoy and George Fawcett.

### PRISCILLA DEANS NEXT

"Drifting," Priscilla Dean's new Universal-Jewel production, has been completed at Universal City and soon will be shipped to New York.

Miss Dean plays the role of Cissie, a drifter from America, who reigns as a striking figure of the underworld in a prominent Chinese seaport. Wallace Beery plays the heavy role Mat Moore is leading man for Miss Dean. Among the others in the cast are Tully Marshall, William V. Mong, J. Farrell McDonald, Madame Rose Diene and Anna May Wong. Two hundred Chinese were used in the picture

"Drifting" is scheduled as Miss Dean's first 1923-1924 picture. It probably will be released in September, although changes in the Universal-Jewel release schedule may throw it at an earlier date.

Reginald Barker has engaged Barbara LaMarr for a leading role in "The Law Bringers," his current production, at the Mayer-Schulberg studios. It's a Metro release

### HELPS OIL COMPANIES

WASHINGTON, April 10—The supreme court of the U. S. today decided that no unfair business system has been developed by oil companies in restricting use of pump and tank equipment rented at nominal rates to retail dealers.

### HELD UP AND ROBBED

AKRON, Apr 10—Shortly after reaching Akron John Voss, Marion, Ohio, was held up and robbed of $150 by two highwaymen on North Howard Street in full view of dozens of pedestrians. Voss was stopped, ordered into an alley, where he was choked and his money was taken from him. There is no clue to the thieves.


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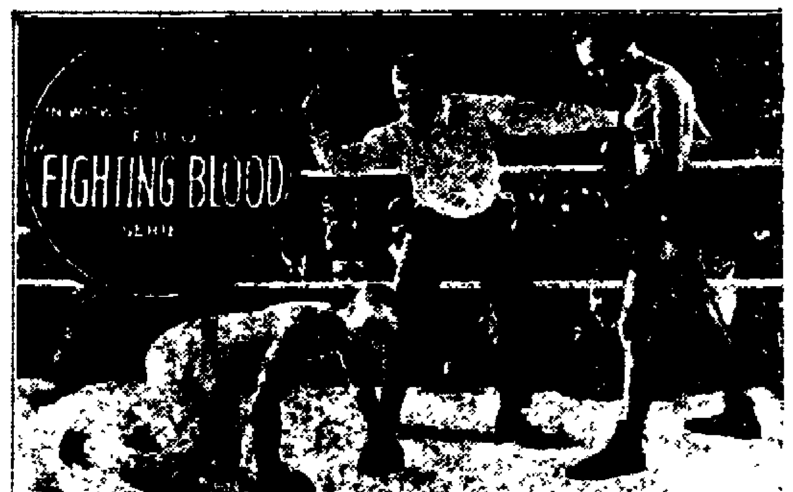
# TOMORROW NITE! 'Fighting Blood'

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WHAT TENDER HEART-THROBS!

And WHAT a thoroughly enjoyable time you'll have when you see handsome young Gale Galen in action in the ring—and making love to Judy Wilcox—and mixing ice cream sodas for the kids—and . . . But what's the use of spoiling your fun? Come along and see the most entertaining pictures you ever conceived. You'll agree that You Never Saw the Like of it in Your Life—showing at

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# AMERICAN

TODAY AND TOMORROW

## Brothers Under The Skin

A LIVE COMEDY DRAMA

ALL NEXT WEEK

*Harold Lloyd, Dr. Jack, Will Rogers, Fruits of Faith*

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THE MUSICAL EVENT OF THE YEAR

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TODAY AND TOMORROW

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A storm scene that sweeps your breath away.

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